

EXHIBIT 1

VIRGINIA

IN THE CIRCUIT COURT FOR THE COUNTY OF ROANOKE

MARY BETH TRUMP,

Plaintiff,

v.

Case # CL19001487

SELECT PORTFOLIO SERVICING, INC.

Serve: Corporation Service Company
100 Shockoe Slip, Floor #2
Richmond, VA 23219
(Richmond City)

and

DLJ Mortgage Capital, Inc.

Serve: Corporation Service Company
100 Shockoe Slip, Floor #2
Richmond, VA 23219
(Richmond City)

Defendants.

COMPLAINT

The Plaintiff, Mary Beth Trump, by counsel hereby files this Complaint against the Defendant, Select Portfolio Servicing Company, Inc. and DLJ Mortgage Capital, Inc. as a result of the Defendants failing to accurately maintain records pertaining to the mortgage against the Plaintiff's property and in support thereof the Plaintiff states the following:

JURISDICTION AND VENUE

1. That Mary Beth Trump (hereinafter "Mrs. Trump") resides in the County of Roanoke, Virginia at 5450 Stearnes Avenue, Roanoke, Virginia 24018, also known as Lot 7, Section 1, Winterset South.

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2. That Mrs. Trump has a mortgage against the aforementioned real property which DLJ Mortgage Capital, Inc. is the beneficiary of and which is serviced by Select Portfolio Servicing, Inc. (hereinafter collectively "the Defendants").

3. That the jurisdiction and venue are proper in the County of Roanoke, Virginia.

BACKGROUND

4. That the aforementioned mortgage is evidenced by that Deed of Trust from James E. Trump and Mary Beth Trump to Carolann Rist, Trustee, dated July 26, 2006 for the benefit of Beneficial Mortgage Co. of Virginia (hereinafter "Beneficial") in the amount of \$149,251.45, recorded in the Clerk's Office of the Circuit Court for the County of Roanoke as Instrument # 200612506. A copy of the Deed of Trust is attached hereto as Exhibit A.

5. That the aforementioned Deed of Trust secures a Loan Agreement with Beneficial dated June 26, 2006. A copy of the Loan Agreement is attached hereto as Exhibit B.

6. That Mr. and Mrs. Trump entered into a Loan Modification Agreement with Beneficial effective May 1, 2012 which modified the terms of the aforementioned Loan Agreement. A copy of the Loan Modification is attached hereto as Exhibit C.

7. That by letter dated August 20, 2012 Beneficial confirmed and accepted the Loan Modification Agreement. A copy of the August 20, 2012 letter is attached hereto as Exhibit D.

8. That pursuant to the terms of the Loan Modification Agreement, the principal balance of the Loan on May 1, 2012 was

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\$146,512.94 which included "all amounts and arrearages that will be past due, including but not limited to unpaid late charges, advances for past due property taxes and insurance" prior to the loan modification. See, Loan Modification Agreement Section 3, Paragraph A.

9. That the aforementioned Deed of Trust was assigned unto DLJ Mortgage Capital, Inc. by Notice of Assignment of Deed of Trust executed August 17, 2016 and recorded in the aforesaid Clerk's Office as Instrument # 201608192. A copy of the Notice of Assignment is attached hereto as Exhibit E.

10. That on December 22, 2018 James E. Trump passed away thereby vesting title in the subject property in Mrs. Trump and making her the sole remaining debtor under the aforementioned Loan Agreement.

COUNT I - FAILURE TO PROPERLY ACCOUNT

11. The Plaintiff hereby incorporates Paragraphs 1-10 above as if they were restated herein.

12. That at some point following the execution and acceptance of the Loan Modification Agreement, Mr. and Mrs. Trump noticed that their mortgage statement included an amount for "Deferred Principal" that did not correspond with the term of the Modification Agreement.

13. That by letter dated November 19, 2013, counsel for the Trumps wrote Beneficial outlining the Trump's concerns regarding the status of the mortgage and specifically requesting that the

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account reflect the proper balance as reflected in the Loan Modification Agreement. A copy of the letter to Beneficial is attached hereto as Exhibit F.

14. That by letter dated December 11, 2013 Beneficial acknowledged the Loan Modification Agreement effective May 1, 2012 had been accepted, but Beneficial failed to give an explanation of why the account balance included a Deferred Principal amount that did not properly reflect the terms of the Loan Modification Agreement. A copy of the letter from Beneficial is attached hereto as Exhibit G.

15. That beginning July 12, 2019 counsel and authorized third party designee for Mrs. Trump began calling Select Portfolio Servicing, Inc. (hereinafter "Select") in an attempt to correct the issue so that Mrs. Trump could refinance her home.

16. That after many calls to Select, Select finally responded in writing by letter dated September 23, 2019. A copy of the letter from Select is attached hereto as Exhibit H.

17. That Select, in its September 23, 2019 letter, denied that a modification agreement had ever been entered into on the account.

18. That Select, in its September 23, 2019 letter, indicated that the deferred principal balance of \$22,683.24 shown on Mrs. Trump's statements represented deferred interest, most of which was prior to the date of the Loan Modification Agreement.

18. That on September 24, 2019 in connection with a refinance, Mrs. Trump, by counsel, requested a payoff from Select

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which reflected an unpaid principal amount of \$149,814.64 and a total payoff amount of \$153,042.62. A copy of the payoff statement is attached hereto as Exhibit I.

19. That the stated unpaid principal amount is greater than the outstanding principal amount stated in the Loan Modification Agreement despite more than 7 years of payments by Mrs. Trump.

20. The latest statement from Select Portfolio Servicing for the month of October, 2019 shows a Interest Bearing Principal Amount of \$126,856.39 and a Deferred Principal Amount of \$22,683.24. A copy of the October, 2019 statement is attached hereto as Exhibit J.

COUNT II - FRAUD

21. The Plaintiff hereby incorporates Paragraphs 1-20 above as if they were restated herein.

22. That counsel for Mrs. Trump spoke to several customer services representatives with Select Portfolio Serving, Inc. while attempting to reconcile the accounting errors.

23. That during the conversations with the customer service representative, they indicated that they had a copy of the Modification Agreement attached hereto as Exhibit C.

24. That customer service representative specifically recognized the discrepancy between the Loan Modification Agreement and the erroneous accounting for Mrs. Trump's mortgage.

25. That Select has actual and constructive knowledge of the Loan Modification Agreement, yet by its letter of September

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23, 2019 which is attached hereto as E, it specifically denied that a loan modification exists.

26. That the Defendants have refused to properly account for mortgage in accordance with the terms of the Loan Modification Agreement attached hereto as Exhibit C and intentionally denied the existence of the Modification Agreement on September 23, 2019.

27. That the Defendants' misrepresentation has caused Mrs. Trump significant harm.

27. That the statements by the Defendants were known to be false, were made with the intent of deceiving Mrs. Trump as to the true amount due on her mortgage, and have resulted in damages to Mrs. Trump and the costs and attorneys fees associated herewith.

WHEREFORE, the Plaintiff, Mary Beth Trump, by counsel, hereby respectfully demands that the Court find 1) that the principal amount stated in the Modification Agreement dated May 1, 2012 in the amount of \$146,512.94 was the true and correct amount as of that date, 2) that the "Interest Bearing Principal" shown on the October, 2019 statement represents the correct outstanding principal amount, and 3) that the Deferred Principal amount in the amount of \$22,683.24 is not a proper charge on the account, and that the court Order that the Deed of Trust dated July 26, 2006 recorded in the Clerk's Office of the Circuit Court for the County of Roanoke as Instrument # 200612506 be released upon the receipt by Select Portfolio Servicing, Inc. of the

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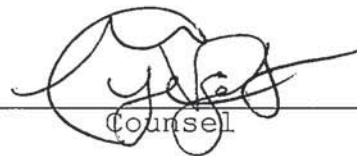
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Interest Bearing Principal, plus any interest due from the date of the October 15, 2019, net of any payments made.

FURTHERMORE, the Plaintiff, by counsel, respectfully demands that the Court award her FIFTY THOUSAND DOLLARS (\$50,000.00) in damages as a result of the Defendants' fraudulent acts, the Court award Mrs. Trump her reasonable attorney fees which were necessary as a result of the Defendants' fraudulent acts and any other relief deemed appropriate by the Court.

MARY BETH TRUMP

BY: _____



Counsel

George I. Vogel, III
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EXHIBIT A

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200612506

DEED OF TRUST

961745

☐ If this box is checked, this Deed of Trust secures future advances.

THIS DEED OF TRUST is made this 26TH day of JULY, 2006, among the Grantor(s),
 JAMES E. TRUMP AND MARY BETH TRUMP, HUSBAND AND WIFE, T/B/E/R/S

(herein "Borrower"), CAROLANN RIST

10184 WEST BROAD STREET, GLEN ALLEN, VA 23060

as Trustee (any one of whom may act and who are referred to herein as "Trustee"), and the Beneficiary,

BENEFICIAL MORTGAGE CO. OF VIRGINIA

a corporation organized and existing under the laws of DELAWARE whose address is

4208 FRANKLIN ROAD, UNIT K, ROANOKE, VA 24014

(herein "Lender").

The following paragraph preceded by a checked box is applicable.

☒ WHEREAS, Borrower is indebted to Lender in the principal sum of \$ 149,251.45, evidenced by Borrower's Loan Agreement dated JULY 26, 2006 and any extensions or renewals thereof (including those pursuant to any Renegotiable Rate Agreement) (herein "Note"), providing for monthly installments of principal and interest, including any adjustments to the amount of payments or the contract rate if that rate is variable, with the balance of the indebtedness, if not sooner paid, due and payable on JULY 26, 2033;

☐ WHEREAS, Borrower is indebted to Lender in the principal sum of \$ _____, or so much thereof as may be advanced pursuant to Borrower's Revolving Loan Agreement dated _____ and extensions and renewals thereof (herein "Note"), providing for monthly installments, and interest at the rate and under the terms specified in the Note, including any adjustments in the interest rate if that rate is variable, and providing for a credit limit stated in the principal sum above with initial advance of \$ _____;

TO SECURE to Lender the repayment of the indebtedness, including future advances, evidenced by the Note, with interest thereon at the applicable contract rate (including any adjustments to the amount of payment or the contract rate if that rate is variable) and other charges; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained, Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust with power of sale, the following described property located in the _____ State of Virginia:

THE FOLLOWING DESCRIBED REAL ESTATE:

ALL THAT CERTAIN LOT OR PARCEL OF LAND, LYING AND BEING IN
 THE COUNTY OF ROANOKE, STATE OF VIRGINIA, AND MORE
 PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

LOT 7, ACCORDING TO PLAT OF SECTION 1, WINTERSET SOUTH,
 WHICH PLAT IS RECORDED IN PLAT BOOK 9, PAGE 256, IN THE
 CLERK'S OFFICE OF THE CIRCUIT COURT FOR THE COUNTY OF
 ROANOKE, VIRGINIA.

TAX MAP OR PARCEL ID NO.: 87.15-2.25, TAX MAP OR PARCEL
 ID NO.: 87.15-2.25

This instrument was prepared by: Household Realty Corporation of Virginia

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TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), all of which shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are hereinafter referred to as the "Property;"

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower shall pay when due the principal of, and interest (including any variations in interest resulting from changes in the Contract Rate that may be specified in the Note) on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to paragraph 2. Payments due under the Note and this Deed of Trust shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Deed of Trust is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Deed of Trust be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in paragraph 12. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each monthly payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Deed of Trust or performing the covenants and agreements secured by this Deed of Trust.

2. Funds for Escrow Items. Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Deed of Trust as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under paragraph 5; and (d) mortgage insurance premiums, if any. These items are called "Escrow Items." At origination or at any time during the term of the Note, Lender may require that community association dues, fees, and assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts for all purposes be deemed to be a covenant and agreement contained in this Deed of Trust, as the phrase "covenant and agreement" is used in paragraph 7. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under paragraph 7 and pay such amount and Borrower shall then be obligated under paragraph 7 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with paragraph 12 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this paragraph 2.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 35000), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this security instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the loan does not qualify as a "federally related mortgage loan" under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

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The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any Funds held by Lender.

3. Application of Payments or Proceeds. Except as otherwise described in this paragraph 3 or as may be required by the Note and/or applicable law, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under paragraph 2. Such payments shall be applied to each monthly payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Deed of Trust, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent monthly payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one monthly payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the monthly payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more monthly payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or other proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount of the monthly payments.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by the Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Deed of Trust.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Deed of Trust is on a leasehold. If this Deed of Trust is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorney's fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Deed of Trust, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's

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written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the applicable Contract Rate, shall become additional indebtedness of Borrower secured by this Deed of Trust. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower and all other parties who are or who hereafter may become secondarily liable shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Borrower's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Borrower's consent and without releasing that Borrower or modifying this Deed of Trust as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Deed of Trust shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The applicable law contained in the Note shall control. Where no applicable law is contained therein, the state and local laws of the jurisdiction in which the Property is located shall apply except where such laws conflict with Federal law, in which case Federal law applies. The foregoing sentence shall not limit the applicability of Federal law to this Deed of Trust. In the event that any provision or clause of this Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Deed of Trust and the Note are declared to be severable. As used herein, "costs," "expenses," and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Deed of Trust at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumbrance subordinate to this Deed of Trust, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, (c) the grant of any leasehold interest of three years or less not containing an option to purchase, (d) the creation of a purchase money security interest for household appliances, (e) a transfer to a relative resulting from the death of the Borrower, (f) a transfer where the spouse or children of the Borrower become an owner of the property, (g) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of the Borrower becomes an owner of the property, (h) a transfer into an inter vivos trust in which the Borrower is and remains a beneficiary and which does not relate to a transfer of rights of occupancy in the property, or (i) any other transfer or disposition described in regulations prescribed by the Federal Home Loan Bank Board, Borrower shall cause

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to be submitted information required by Lender to evaluate the transferee as if a new loan were being made to the transferee. Borrower will continue to be obligated under the Note and this Deed of Trust unless Lender releases Borrower in writing. If Lender does not agree to such sale or transfer, Lender may declare all of the sums secured by this Deed of Trust to be immediately due and payable. If Lender exercises such option to accelerate, Lender shall deliver or mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, or as otherwise required by law, upon Borrower's breach of any covenant or agreement of Borrower in this Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, Lender prior to acceleration shall give notice to Borrower as when due any sums secured by this Deed of Trust, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the nonexistence of a default or any other defense of Borrower to acceleration and sale. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees.

If Lender invokes the power of sale, Lender or Trustee shall give to Borrower (and the owner of the Property, if a different person) notice of sale in the manner prescribed by applicable law. Trustee shall give public notice of sale by advertising, in accordance with applicable law, once a week for two successive weeks in a newspaper having general circulation in the county or city in which the Property or some portion thereof is located, and by such additional or different form of advertisement as the Trustee may deem advisable, if any. Trustee may sell the Property on the eighth day after the first advertisement or any day thereafter, but not later than 30 days following the last advertisement. Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in such order as Trustee may determine.

Trustee may postpone sale of all or any parcel of the property by advertising in accordance with applicable law. Lender or Lender's designee may purchase the Property at any sale. Trustee shall deliver to the purchaser Trustee's deed conveying the Property so sold with special warranty of title. The recitals in Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all reasonable costs and expenses of the sale, including, but not limited to, Trustee's fees, reasonable attorney's fees and costs of title evidence; (b) to the discharge of all taxes, levies and assessments on the Property, if any, as provided by applicable law; (c) to all sums secured by this Deed of Trust; and (d) the excess, if any, to the person or persons legally entitled thereto. Trustee shall not be required to take possession of the Property prior to the sale thereof or to deliver possession of the Property to the purchaser at such sale.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time prior to the earlier to occur of (i) the fifth day before sale of the Property pursuant to the power of sale contained in this Deed of Trust or (ii) entry of a judgment enforcing this Deed of Trust if (a) Borrower pays Lender all sums which would be then due under this Deed of Trust and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Deed of Trust; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust, and in enforcing Lender's and Trustee's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Deed of Trust, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Deed of Trust shall continue unimpaired. Upon such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

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(Page 6 of 7)

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Deed of Trust. Lender and the receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Deed of Trust, Lender shall request Trustee to release this Deed of Trust and shall surrender all notes evidencing indebtedness secured by this Deed of Trust to Trustee. Trustee shall release this Deed of Trust.

21. Substitute Trustee. Lender may from time to time in Lender's discretion remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

22. Identification of Note. The note is identified by a certificate on the Note executed by any Notary Public who certifies an acknowledgement hereto.

23. Arbitration Rider to Note. The Arbitration Rider attached to and made a part of the Note is hereby incorporated by reference and made a part of this Deed of Trust.

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(Page 7 of 7)


**REQUEST FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER SUPERIOR
MORTGAGES OR DEEDS OF TRUST**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or foreclosure action.

IN WITNESS WHEREOF, Borrower has executed and sealed this Deed of Trust.



JAMES E. TRUMP -Borrower (SEAL)



MARY BETH TRUMP -Borrower (SEAL)

STATE OF VIRGINIA, CITY of ROANOKE ss:

On this 26TH day of JULY, 20 06, before me personally appeared JAMES E. TRUMP AND MARY BETH TRUMP, HUSBAND AND WIFE, known to me (or satisfactorily proven) to be the person described in and who executed the foregoing instrument, and acknowledged that THEY executed the same as THEIR free act and deed.
(he/she/they) (his/her/their)

My commission Expires: _____

Sandra W. Lichtenberger
(Notary Public)
SANDRA W. LICHTENBERGER

STATE OF VIRGINIA, _____ of _____ ss:

On this _____ day of _____, 20_____, before me personally appeared _____, known to me (or satisfactorily proven) to be the person described in and who executed the foregoing instrument, and acknowledged that _____ executed the same as _____ free act and deed.
(he/she/they) (his/her/their)

My commission Expires: _____

(Notary Public)

-(Space Below This Line Reserved For Lender and Recorder)

Return To:
Household Realty Corporation
577 Lamont Road
Elmhurst, IL 60126

NOTICE: THE DEBT SECURED HEREBY IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF BEING MODIFIED IN THE EVENT OF SALE OR CONVEYANCE OF THE PROPERTY CONVEYED.

05-15-06
DOT

VA001117

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INSTRUMENT #200612506
RECORDED IN THE CLERK'S OFFICE OF
ROANOKE COUNTY ON
JULY 31, 2006 AT 04:16PM
STEVEN A. MCGRAW, CLERK

RECORDED BY: FRS

EXHIBIT B

LOAN AGREEMENT
Including Truth-In-Lending Disclosure

Lender: (Called "We", "Us", "Our") BENEFICIAL MORTGAGE CO. OF VIRGINIA 4208 FRANKLIN ROAD UNIT K ROANOKE, VA 24014	
Borrowers: (Called "You", "Your") MARY BETH TRUMP JAMES E. TRUMP 5450 STEARNES AVE ROANOKE, VA 24018	
Date of Loan: 07/26/2006	Loan Number: [REDACTED] 6879

In this agreement, "you", "your" mean the Borrower(s) who signs this agreement. "We", "us" and "our" refer to the Lender. This agreement covers the terms and conditions of your loan. It is important to us that you clearly understand the features of your loan. Please read this agreement carefully, and ask us any questions you may have.

Truth-in-Lending Disclosure			
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
9.018%	\$219,679.77 ("e")	\$141,599.55	\$361,279.32 ("e")
Your payment schedule will be:			
Number of Payments	Amount of Payments	When Payments are Due ("e")	
1	\$1,333.38	Day 26 of each month thereafter.	
11	\$1,333.38	Day 26 of each month thereafter.	
12	\$1,301.87	Day 26 of each month thereafter.	
12	\$1,271.22	Day 26 of each month thereafter.	
12	\$1,241.50	Day 26 of each month thereafter.	
12	\$1,212.76	Day 26 of each month thereafter.	
12	\$1,185.05	Day 26 of each month thereafter.	

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12	\$1,158.41	Day 26 of each month thereafter.
12	\$1,132.88	Day 26 of each month thereafter.
12	\$1,108.49	Day 26 of each month thereafter.
12	\$1,085.29	Day 26 of each month thereafter.
204	\$1,063.28	Day 26 of each month thereafter.
*e" means an estimate		

YOU ARE GIVING US A SECURITY INTEREST IN THE REAL PROPERTY AS DESCRIBED IN THE DEED OF TRUST AND LOCATED AT:

5450 STEARNES AVE
ROANOKE, VA 24018

Late Charge If your monthly installment is not paid in full within 07 day(s) after it is due, you will be charged a late charge equal to 5% of the full amount of the monthly installment.

Prepayment You may prepay your loan in full or in part at any time. If you pay off your loan early, you may have to pay a penalty and you will not be entitled to a refund of that part of the Finance Charge consisting of any prepaid finance charges.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

The Settlement Statement provides your disbursements and the itemization of the Amount Financed.

The figure disclosed in the Annual Percentage Rate box on page one is a composite Annual Percentage Rate which reflects the effect of the various interest rate reductions over the term of your loan. Your payment schedule assumes that all payments are received on the due date. See the "Adjustment to Contract Rate (Pay Right Rewards Program)" section of this agreement.

ABOUT THE SECURITY:

Your Obligation to Insure

You shall keep the structures located on the real property securing your loan insured against damage caused by fire and other physical hazards, name us as a loss payee and deliver to us a loss payable endorsement. If insurance covering the real property is canceled or expires while your loan is outstanding and you do not reinstate the coverage, we may obtain, at our option, hazard insurance coverage protecting our interest in the real property as outlined below.

Real Property Taxes and Homeowners Insurance

Homeowners Insurance covering fire and other hazards on the real property security is required, naming us as a loss payee for the term of your loan. You shall pay us on the day that monthly installments

are due under this agreement, an additional sum (the "Funds") to be used to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Deed of Trust as a lien or encumbrance on the real property; (b) leasehold payments or ground rents on the real property, if any; (c) premiums for any and all insurance required by us under this agreement and the Deed of Trust ("Escrow Items"). You will pay us the Funds for Escrow Items unless we waive your obligation to pay the Funds for any or all Escrow Items. We may waive your obligation to pay us Funds for any or all Escrow Items at any time. Any such waiver must be in writing. In the event of such waiver, you will be solely responsible for paying the amounts due for any Escrow Items directly and, if we require, you shall furnish us with receipts evidencing such payment within such time period as we may reasonably require.

Title Insurance

Title insurance on the real property security is required, naming us as a loss payee. You must purchase title insurance or its local equivalent protecting our lien on the real property as a condition to obtaining your loan. You may purchase title insurance from any title insurance provider you choose that we reasonably believe provides sufficient financial protection to us. You request such title insurance and authorize us to deduct the costs of the title insurance from your loan proceeds in order to pay the title insurance provider.

Lender's Right to Place Hazard Insurance

You authorize us, at our option, to obtain hazard insurance coverage on the real property in an amount not greater than the outstanding balance of principal and interest on your loan or, if known to be less, the replacement value of the real property, in the event that you fail to maintain the required hazard insurance outlined above or fail to provide adequate proof of its existence. You authorize us to charge you for the costs of this insurance. We may choose to add the insurance charges to the unpaid balance of your loan, which will accrue interest at the Contract Rate, or bill you for the annual premium on a periodic basis. The addition of the insurance charges due might increase the amount of your final monthly installment. The cost of lender-placed hazard insurance might be higher than the cost of standard insurance protecting the real property. The lender-placed insurance will not insure the contents of the real property or provide liability coverage. The insurance might not be the lowest cost coverage of its type available and you agree that we have no obligation to obtain the lowest cost coverage. We or an affiliated company might receive some benefit from the placement of this insurance and you will be charged for the full cost of the premium without reduction for any such benefit. If at any time after we have obtained this insurance, you provide adequate proof that you have subsequently purchased the required coverage, we will cancel the coverage we obtained and credit any unearned premiums to your loan.

ABOUT YOUR LOAN REPAYMENT:

SCHEDULED MATURITY DATE	07/26/2033	PREPAID FINANCE CHARGES	\$7,651.90
MONTHS OF CONTRACT	324	PRINCIPAL	\$140,251.45
CONTRACT RATE (per year)	9.990%		
AMOUNT FINANCED	\$141,599.55		

Promise to Pay

You agree to the terms of this agreement and promise to pay us the principal (Amount Financed plus prepaid finance charges consisting of Origination Fee/Points and Closing Fee, and any odd days interest reflected in your settlement statement) plus interest which is computed at a rate of 9.990% (the "Contract Rate"). You agree to pay us in monthly installments as stated in the Payments provision of this agreement. You also agree to pay us: (a) other charges as provided in this agreement; (b) credit insurance charges, if any; (c) collection costs permitted by applicable law, including reasonable attorneys' fees otherwise due under your Deed of Trust and (d) any other charges reflected in your settlement statement.

Interest

Interest will be charged on the unpaid principal until the full amount of principal has been paid. You will pay us interest at a yearly Contract Rate of 9.990%.

The interest rate you will pay will change in accordance with the "Adjustment to Contract Rate (Pay Right Rewards Program)" section of this agreement.

The interest rate required by this provision (and the Adjustment to Contract Rate (Pay Right Rewards Program) provision of this agreement) is the rate you will pay both before and after any default as described in this agreement.

Payments**Time and Place of Payments**

You will pay us principal and interest by paying your monthly installments

You will make your monthly installments to us on the same day of each month beginning on or about 08/26/2006. You will make these monthly installments every month until you have paid all of the principal and interest and any other charges described herein that you may owe under this agreement. Your monthly installments will be applied to interest before principal. If, on the Scheduled Maturity Date, 07/26/2033, you still owe amounts under this agreement, you will pay those amounts in full on that date, which amount will include interest at the then current Contract Rate or any such other rate as required by law.

You will make your monthly installments at the address shown on page one or at the address shown on your monthly billing statement or at a different place that we may give you.

Amount of Monthly Installments

Your initial monthly installment will be in the amount of \$1,333.38, plus the amount of any optional insurance you elected. Your monthly installment amount will change if the interest rate that you must pay changes. We will determine your new interest rate and the changed amount of your monthly installment in accordance with the Adjustment to Contract Rate (Pay Right Rewards Program) provision of this agreement.

Adjustment to Contract Rate (Pay Right Rewards Program)

The Contract Rate of 9.990% will decrease by 0.30% beginning with the thirteenth (13th) month after every twelve (12) consecutive monthly periods where all monthly installments were made in full within 30 days of their due date. Up to a maximum of 10 Contract Rate reductions are available during the term of your loan. For each Contract Rate reduction, the monthly installment will be reduced accordingly. Notwithstanding anything to the contrary in this paragraph, you will not receive any Contract Rate reductions or the reduced monthly installment after 24 periods of delinquency. A "period of delinquency" is defined as any monthly installment that is received more than 30 days past its due date. Consecutive monthly installments received more than 30 days past their respective due dates each count as separate periods of delinquency.

Prepayment

Subject to the prepayment penalty described below, you may prepay your loan in full or in part at any time. If you pay off your loan early, you may have to pay a penalty and you will not be entitled to a refund of that part of the Finance Charge consisting of any prepaid finance charges.

Prepayment Penalty

Your loan contains a prepayment penalty. If you prepay the entire outstanding balance of your loan at any time within 24 months of the Date of Loan, 07/26/2006, you agree to pay a prepayment penalty equal to two percent (2.0%) of the unpaid principal balance. No prepayment penalty will be imposed: (a) if your loan is refinanced by another loan with us; (b) after 24 months; (c) if your loan is prepaid from the proceeds of any insurance; or (d) if we sue you.

Late Charge

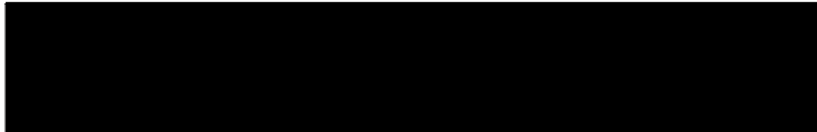
If your monthly installment is not paid in full within 07 day(s) after it is due, you will be charged a late charge equal to 5% of the full amount of the monthly installment.

Bad Check Charge

You agree to pay \$25.00 each time any check or payment is made on your loan by any means, including but not limited to, a check or ACH (our Authorization to Debit Account), which is returned unpaid by your bank or other financial institution for any reason.

Additional Charges

You agree to pay any amounts actually incurred by us for services rendered in connection with the opening and servicing of your loan, as allowed by law. These amounts may include fees for appraisals, title



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examination, title insurance or its local equivalent, fees and taxes paid to public officials in connection with recording, releasing or satisfying the Deed of Trust and other taxes as shown in the Settlement Statement incorporated herein by this reference. You also agree to pay any other amounts incurred by us in connection with the servicing of your loan including any amounts that we may (but need not) pay or that are otherwise due under the Deed of Trust, incorporated herein by this reference.

Default

If you fail to make any monthly installment after it becomes due or fail to comply with the terms of the Deed of Trust, we may require that you pay us, at once and without prior notice or demand, the unpaid balance of your loan plus accrued interest and any applicable charges in this agreement as authorized.

Security Interest

You are giving us a mortgage on your real estate, located at your address unless a different address is stated. You agree to give us a security interest in the real estate as described in the Deed of Trust.

ABOUT OUR RELATIONSHIP:

Exchange of Information

You understand and agree that we will call you from time to time to discuss your financial needs and any loan products that may be of interest to you as may be permitted by applicable law. For more information regarding our privacy practices, please refer to our Privacy Statement, which is included with your loan documents. You agree that the Department of Motor Vehicles (or your state's equivalent of such department) may release your residence address to us, should it become necessary to locate you.

Credit Bureau Reporting

If you fail to fulfill the terms of your loan, a negative report reflecting on your credit record may be submitted to a Credit Reporting Agency.

Telephone Monitoring

You agree that we may listen to and/or record telephone calls between you and our representatives for quality assurance purposes.

Insurance

Credit insurance is optional. Any applicable insurance disclosures are included with this agreement and are incorporated herein by this reference.

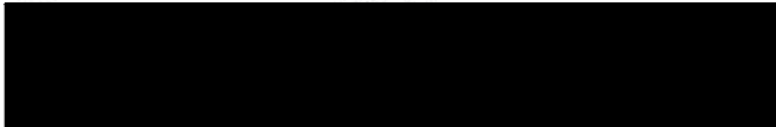
Alternative Dispute Resolution

The terms of the Arbitration Rider signed by you as part of your loan transaction are incorporated herein by this reference.

Applicable Law

The terms and conditions of this agreement will be governed by Virginia law.

If this loan is a first mortgage, it is a federally related loan made at an agreed rate authorized by Section 501(a), Part A, Title V, Public Law 96-221, also known as Section 1735f-7(a), Title 12, United States Code.



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If any provision of this agreement is finally determined to be void or unenforceable under any law, rule, or regulation, all other provisions of this agreement will remain valid and enforceable. Our failure to enforce any provision(s) to this agreement shall not be deemed to constitute a waiver of such term(s). In order for any amendment to this agreement to be valid, it must be agreed to by you and us.

You acknowledge that before signing this agreement, you have read and received this agreement which includes the Federal Truth-in-Lending disclosure and, as applicable, any other riders and/or disclosures incorporated herein by reference. By signing below, you agree to observe the terms and conditions of this agreement.

YOU MAY BE ENTITLED UNDER THE LAWS OF VIRGINIA TO CLAIM A HOMESTEAD EXEMPTION. BY EXECUTING THIS AGREEMENT, YOU HAVE WAIVED, TO THE EXTENT PERMITTED BY LAW, YOUR EXEMPTION AS TO THE OBLIGATION CREATED BY THIS AGREEMENT AND YOUR RIGHT TO CLAIM THAT THE HOMESTEAD EXEMPTION APPLIES TO ANY PROPERTY IN WHICH YOU GRANT US A SECURITY INTEREST.

Borrower: Mary Beth Trump Date: 7-26-06
MARY BETH TRUMP

Borrower: James E. Trump Date: 7-26-06
JAMES E. TRUMP

Witness: Sarah V. Dill



EXHIBIT C

LOAN MODIFICATION AGREEMENT

Borrower ("I")¹ MARY BETH TRUMP
JAMES E TRUMP

Lender ("Lender"): BENEFICIAL FINANCIAL INC.

Date of first lien Security Instrument ("Mortgage") and Note, Promissory Note or Loan Agreement ("Note"):
07/26/2006

Loan Number: [REDACTED] 1595

Property Address ("Property"): 5450 STEARNES AVE
ROANOKE, VA 24018-9039

You have successfully completed your Trial Period Plan (the "Plan") and your loan will be modified if you meet all the requirements outlined in Section 2. A summary of your new modified terms are outlined below:

ABOUT YOUR LOAN REPAYMENT:

Loan Modification Effective Date	05/01/2012	Modified Principal and Interest Payment (monthly)	\$1233.39
Modified Contract Rate	8.431%	Total Optional Credit Insurance	\$0.00
Modification Term Payment Duration	24	*Escrow Amount (monthly)	\$177.43
		Advances for Past Due Property Taxes and Insurance (monthly)	\$0.00
New Payment Due Date	05/01/2012 and each month thereafter.	Total Monthly Payment	\$1410.82

*The Escrow portion of your monthly payment may adjust periodically.

I understand that if I am currently on a modification, the rate and / or payment for this new modification request may exceed that of my existing modification's rate and / or payment. However, the new rate and / or payment will be more favorable than my original mortgage.

I understand that if I made extra principal payments before this modification that shortened the term of my loan, entering into this modification may increase the number of months until full payment is made. The number of additional months will vary, depending upon my particular circumstances.

If my representations in Section 1 continue to be true in all material respects, then this Loan Modification Agreement (the "Agreement") will, as set forth in Section 3, amend and supplement (1) the Mortgage or Security Instrument ("Mortgage" or "Security Instrument") on the Property, and (2) the Note and/or Loan Agreement (the "Note") secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Any initially capitalized words used in this Agreement and not defined herein have the same meaning as in your original Loan Documents.

¹ If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

Section 1.

Borrower Representations. I certify, represent to Lender and agree:

- A. I am experiencing a financial hardship and as a result, I am in default under the Loan Documents, and/or I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. I live in the Property as my principal residence, and the Property has not been condemned;
- C. There has been no change in the ownership of the Property since I signed the Loan Documents;
- D. I have provided documentation for all income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for the modification program ("Program"));
- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct;
- F. If Lender requires me to obtain credit counseling in connection with the Program, I will do so; and
- G. I have made all payments required under the Trial Period Plan;
- H. If I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents, and I understand that I will not have personal liability on the debt.

Section 2.

Acknowledgements and Preconditions to Loan Modification. I understand and acknowledge that:

- A. The timely execution of this Agreement is essential to complete my loan modification, and this Agreement must be signed and returned by me within 15 calendar days. If Lender does not receive the signed Agreement within the required timeframe, my request for a loan modification will be terminated.
- B. If at any time the Lender determines that my representations in Section 1 are no longer true and correct, this Agreement will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents; and
- C. I understand that the Loan Documents will not be modified until the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.

Section 3.

The Loan Modification. If my representations in Section 1 continue to be true in all material respects and all preconditions to the Loan Modification set forth in Section 2 have been met, the Loan Documents will automatically become modified and the first modified payment will be due on 05/01/2012.

- A. The Principal balance of my modified Note will include all amounts and arrearages that will be past due, including but not limited to unpaid late charges, advances for past due property taxes and insurance prior to my loan modification, less any amounts paid to the Lender but not previously credited to my Loan. The Principal balance of my modified Note will be \$146512.94 (the "New Principal Balance").
- B. Interest at the rate of 8.431% will begin to accrue on the New Principal Balance as of 05/01/2012 (the "Modification Effective Date") and the first new monthly payment on the New Principal Balance will be due on 05/01/2012 (New Payment Due Date). These terms shall supersede any provisions to the contrary in my original Loan Documents, including but not limited to, provisions for an adjustable, step interest rate or default rate of interest, for the duration of the modification period, except for a rate reduction plan as described below.
- C. I will be in default and this Agreement shall terminate, if I do not comply with the terms of the Loan Documents as modified by this Agreement.

- D. If I make a partial prepayment of Principal, the Lender will apply that partial prepayment first to any outstanding interest, and then to principal before applying such partial prepayment to other amounts due.
- E. **EZ Pay/EFT Plan Suspension.** I understand that if I was enrolled in EZ Pay/EFT Plan, my drafts were cancelled during the Trial Period Plan. I can request that my EZ Pay/EFT Plan drafts resume once this Agreement begins.
- F. **Credit Bureau Reporting.** I understand that modifying the terms of my original loan agreement may negatively impact my credit score.
- G. **Rate Reduction Plan Termination.** If my loan qualified for a rate reduction plan under the original loan agreement, the rate reduction plan will be terminated with the effective date of the Modification Agreement for the remaining life of the loan. A "Rate Reduction Plan" is the Pay Right Rewards, Rate Rollback or Timely Rewards program described in your Note, Modification to Note or Note Rider.
- H. **Optional Credit Insurance.** I understand that my optional credit insurance will remain in force as outlined in my original loan documents, if applicable. I understand that I have the right to cancel my optional credit insurance at any time.
- I. **Escrow.** In the event I do not currently have escrow on my loan, the following provisions are applicable: I agree to establish an Escrow account with Lender, for the purpose of paying real estate taxes, insurance premiums and other required assessments. Lender may, at any time, collect and hold Escrow Funds in an amount sufficient to permit Lender to apply the Escrow Funds at the time specified under RESPA or any other applicable law. Lender shall estimate the amount of funds due on the basis of current data and reasonable estimates of expenditures of future Escrow items, or otherwise in accordance with applicable Law. I promise to promptly send Lender any notices that I receive of Escrow amounts to be paid. Due to the timing of my tax and insurance payments, I may have a shortage in the escrow account. Lender will notify me as required by RESPA to pay the necessary shortage in accordance with Applicable Law. Unless state restrictions apply, I also agree to maintain an escrow account for the life of the loan regardless of whether the Plan is successfully completed.
- J. **Prepayment Penalty Termination.** If my loan included a prepayment penalty under the original Note, the prepayment penalty will be terminated with the signing of this Agreement for the remaining life of the loan.
- K. **Advances for Past Due Property Taxes and Insurance while on my loan modification.** During my loan modification, in the event I do not have escrow on my loan, I understand that payment of property taxes and insurance is my responsibility and I will make those payments timely. If for any reason, I become delinquent in paying these amounts, Lender may advance these funds on my behalf and increase my modified payment amount to cover these advances. Once my modification expires, my regular monthly payment as reflected in my billing statement will include any and all advances for property taxes and insurance made on my behalf.

Section 4.

Additional Agreements. I agree to the following:

- A. All persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, unless a borrower or co-borrower is deceased or the Lender has waived this requirement in writing.
- B. This Agreement shall supersede the terms of any modification, forbearance or Trial Period Plan that I previously entered into with the Lender.
- C. To comply with all covenants, agreements, and requirements of the Loan Documents, as modified by this Agreement, including my agreement to make all payments of taxes, insurance premiums, assessments, escrow items, and all other payments, the amount of which may change periodically over the term of my Loan.
- D. All terms and provisions of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or part of the obligations contained in the Loan Documents; and that except as otherwise

specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and I will comply with, all of the terms and conditions of the Loan Documents.

- E. As of the Modification Effective Date, a buyer or transferee of the Property will not be permitted, under any circumstances, to assume the Loan. This Agreement may not, under any circumstances, be assigned to, or assumed by, a buyer of the Property.

Mary Beth King
Borrower

4-13-12
Date

[Signature]
Borrower

4/11/12
Date

EXHIBIT D



1224 BENEFICIAL FINANCIAL I INC.
PO Box 1231
Brandon, FL 33509-1231

08/20/2012

MARY BETH TRUMP
JAMES E TRUMP
5450 STEARNES AVE
ROANOKE, VA 24018

Re: 5450 STEARNES AVE
ROANOKE, VA 24018

RE: Account # [REDACTED] 595

Subject: Confirmation of Modification Activation

Dear MARY BETH TRUMP

At 1224 BENEFICIAL FINANCIAL I INC. we are committed to working with our borrowers who may be experiencing financial difficulties. As part of this commitment, I, Cynthia Melson, am pleased to be your designated Mortgage Servicing Specialist. Please contact me with any questions that you may have specific to your account or the important correspondence contained within this letter. My direct contact number is 1-877-601-7020, extension 3583. If you cannot reach me and do not wish to leave a message, additional Mortgage Servicing Specialists are available at 1-877-601-7020, extension 3066, who can also provide assistance.

If there is any documentation that you may need to provide as I assist you with your account, please call me directly to get the appropriate fax number. Faxing is preferred as this method ensures a more timely receipt of any needed documents. To communicate electronically, please visit us at www.beneficial.com.

PLEASE NOTE THE FOLLOWING IMPORTANT COMMUNICATION REGARDING YOUR ACCOUNT.

1224 BENEFICIAL FINANCIAL I INC. is pleased to inform you that your modification has been activated. Now that the final amounts for escrow, which may have included advances for past due property taxes and insurance, have been determined, we have adjusted the terms disclosed to you in your Loan Modification Agreement as follows:

Modified Principal and Interest Payment:	\$ 1,227.14
Total Optional Credit Insurance:	\$ 0
Escrow Amount (Monthly) **, if any:	\$ 201.30
Advances for Past Due Property Taxes and Insurance (Monthly), if any:	\$ 0
Total Monthly Payment:	<u>\$ 1,428.44</u>

** The Escrow portion of your monthly payment, for property taxes and Insurance, may adjust periodically.

The Principal Balance of the modified Note, as of the date of this letter, is \$144,949.55.

Please reference your Loan Modification Agreement for additional terms and conditions.

As mentioned at the beginning of this communication, I am here to help answer your questions and provide assistance navigating through the best solution for your circumstances. Please do not hesitate to call me at 1-877-601-7020, extension 3583. Our hours of operation are Monday through Friday 8 am - 10 pm ET. Saturday 8 am - 2 pm ET and Sunday 11 am - 5 pm ET.

Sincerely,

Cynthia Melson
Mortgage Servicing Specialist
FAPMC

THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.*

*PLEASE NOTE THIS STATEMENT DOES NOT APPLY TO YOU IF YOU FILED A BANKRUPTCY PETITION AND RECEIVED A DISCHARGE OF YOUR PERSONAL LIABILITY FOR THE OBLIGATION IDENTIFIED IN THIS LETTER, OR THERE IS AN AUTOMATIC STAY CURRENTLY IN EFFECT. IN EITHER CASE WE MAY NOT AND DO NOT INTEND TO PURSUE COLLECTION OF THE OBLIGATION FROM YOU PERSONALLY AND THIS LETTER IS NOT INTENDED AS A DEMAND FROM YOU PERSONALLY. UNLESS THE BANKRUPTCY COURT HAS ORDERED OTHERWISE, HOWEVER, PLEASE ALSO NOTE THAT DESPITE ANY SUCH BANKRUPTCY, 1224 BENEFICIAL FINANCIAL I INC., RETAINS A SECURITY INTEREST IN THE PROPERTY IDENTIFIED IN THIS LETTER, WHICH 1224 BENEFICIAL FINANCIAL I INC., MAY PURSUE AND ENFORCE.

Esta carta contiene información importante sobre su cuenta y podría requerir su atención. Si tiene alguna pregunta y desea hablar en Español con un empleado, sírvase comunicarse con nosotros al 1-877-601-7020, marque el número 2, durante nuestras horas de oficina normales

EXHIBIT E

VIRGINIA LAND RECORD COVER SHEET
FORM A – COVER SHEET CONTENT

201608192

Instrument Date: 8/17/2016
 Instrument Type: ASGMT
 Number of Parcels: 1 Number of Pages: 1
☐ City ☒ County

ROANOKE COUNTY

TAX EXEMPT? VIRGINIA/FEDERAL LAW
☐ Grantor: _____
☐ Grantee: _____
 Consideration: \$0.00
 Existing Debt: \$0.00
 Actual Value/Assumed: \$0.00

PRIOR INSTRUMENT UNDER § 58.1-803(D):

Original Principal: \$0.00
 Fair Market Value Increase: \$0.00

(Area Above Reserved For Deed Stamp Only)

Original Book Number: _____ Original Page Number: _____ Original Instrument Number: _____

Prior Recording At: ☐ City ☒ CountyROANOKEPercentage In This Jurisdiction: 100%**BUSINESS / NAME**

1 ☒ Grantor: BENEFICIAL MORTGAGE CO. OF VIRGINIA
 2 ☐ Grantor: TRUMP, JAMES E
 1 ☒ Grantee: DLJ MORTGAGE CAPITAL, INC.,
☐ Grantee: _____

GRANTEE ADDRESS

Name: DLJ MORTGAGE CAPITAL, INC.,
 Address: ELEVEN MADISON AVENUE 4TH FLOOR
 City: NEW YORK State: NY Zip Code: 10010
 Book Number: _____ Page Number: 0790 Instrument Number: 200612506
 Parcel Identification Number (PIN): NA Tax Map Number: 87.15-2.25
 Short Property Description: _____

Current Property Address: 5450 STEARNES AVE
 City: ROANOKE State: VA Zip Code: 24018
 Instrument Prepared By: SECURITY CONNECTIONS, INC. Recording Paid By: SECURITY CONNECTIONS, INC.,
 Recording Returned To: SECURITY CONNECTIONS, INC.,
 Address: 240 TECHNOLOGY DR.
 City: IDAHO FALLS State: ID Zip Code: 83401

PG 0170 '16 AUG 25 11:44



VIRGINIA LAND RECORD COVER SHEET
FORM B – ADDITIONAL GRANTORS/GRANTEES

PG 0171 '16 AUG 25 11:44

Instrument Date: 8/17/2016Instrument Type: ASGMTNumber of Parcels: 1 Number of Pages: 1

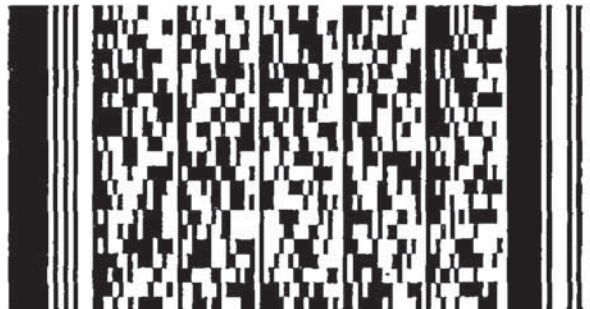
☐ City ☒ County
ROANOKE COUNTY

GRANTOR BUSINESS / NAME*(Area Above Reserved For Deed Stamp Only)*

3 ☐ Grantor: TRUMP, MARY BETH
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____
☐ Grantor: _____

GRANTEE BUSINESS / NAME

☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____
☐ Grantee: _____



PG 0172 16 AUG 25 11:44

VIRGINIA

COUNTY OF ROANOKE (C)

LOAN NO.: 0018297721

TAX MAP No. 87.15-2.25 TAX MAP No. 87.15-2.25

PREPARED BY: SECURITY CONNECTIONS, INC.

WHEN RECORDED MAIL TO: SECURITY CONNECTIONS, INC., 240 TECHNOLOGY DRIVE, IDAHO FALLS, ID 83401, PH. (208)528-9895

NOTICE OF ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, BENEFICIAL MORTGAGE CO. OF VIRGINIA, located at C/O SELECT PORTFOLIO SERVICING, INC. 3217 S. DECKER LAKE DRIVE, SALT LAKE CITY, UT 84119, Assignor, does hereby grant, assign, transfer, and set over unto DLJ MORTGAGE CAPITAL, INC., located at ELEVEN MADISON AVENUE 4TH FLOOR, NEW YORK, NY 10010, Assignee, its successors and assigns, all of Assignor's interest in that certain Deed of Trust described below:

Name of Trustor(s): JAMES E. TRUMP AND MARY BETH TRUMP, HUSBAND AND WIFE, T/B/E/R/S

Trustor Surname: TRUMP

Name of Original Beneficiary(s): BENEFICIAL MORTGAGE CO. OF VIRGINIA

Name of Original Trustee(s): CAROLANN RIST

Said Deed of Trust dated JULY 26, 2006, in the amount of \$149,251.45 and recorded on JULY 31, 2006 at Page 0790 as Instrument No. 200612506 in the Land Records of the Circuit Court for the COUNTY of ROANOKE (C), State of VIRGINIA, described herein as follows:


AS DESCRIBED IN SAID DEED OF TRUST REFERRED TO HEREIN.

Property Address: 5450 STEARNES AVE ROANOKE, VA 24018

TOGETHER WITH ALL RIGHTS ACCRUED OR TO ACCRUE TO SAID DEED OF TRUST.

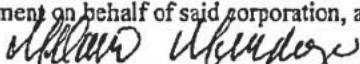
IN WITNESS WHEREOF, the undersigned has caused this Instrument to be executed this AUGUST 17, 2016.

BENEFICIAL FINANCIAL I INC., ON BEHALF OF ITSELF AND AS SUCCESSOR BY MERGER TO BENEFICIAL MORTGAGE CO. OF VIRGINIA, BY SELECT PORTFOLIO SERVICING, INC. AS ATTORNEY IN FACT


REBECCA HIGLEY, ASSISTANT VICE
PRESIDENT

STATE OF IDAHO COUNTY OF BONNEVILLE) ss.

On AUGUST 17, 2016, before me, MELANIE MENDOZA, personally appeared REBECCA HIGLEY known to me to be the ASSISTANT VICE PRESIDENT of the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.


MELANIE MENDOZA (COMMISSION EXP. 07/21/2022)
NOTARY PUBLIC
REGISTRATION No. 68105



VIRGINIA:

IN THE CLERK'S OFFICE OF THE CIRCUIT COURT

This instrument was admitted to record on _____ at _____ a.m. / p.m.

Clerk's fee of \$ _____ has been paid.

_____, Clerk by _____, Deputy Clerk

PG 0173 *16 AUG 25 11:44

INSTRUMENT #201608192
RECORDED IN THE CLERK'S OFFICE OF
ROANOKE COUNTY ON
AUGUST 25, 2016 AT 11:44AM

STEVEN A. MCGRAW, CLERK
RECORDED BY: FRG

EXHIBIT F

GEORGE I. VOGEL, II
JAMES R. CROMWELL
GEORGE I. VOGEL, III

LAW OFFICES
VOGEL & CROMWELL, L.L.C.
204 McCLANAHAN ST., S.W.
ROANOKE, VA 24014

P.O. Box 18188, ROANOKE, VA 24014
(540) 982-1220
FAX (540) 982-0422

SMITH MOUNTAIN LAKE OFFICE
13245 B.T. WASHINGTON HWY., SUITE B
HARDY, VA 24101

(540) 721-3988 • (540) 344-9514
FAX (540) 721-1978

November 19, 2013

Beneficial Financial Group
c/o Nora Cervantes
P.O. Box 1231
Brandon, Florida 33509-1231

(VIA FACSIMILE AND FIRST CLASS MAIL)

Fax: 866-779-2149

Beneficial Financial Group
c/o K. McPherson
Manager Customer Disputes
Customer Resolution Department
961 Weigel Drive
Elmhurst, IL 60126

**RE: James E. Trump and Mary Beth Trump
Account # [REDACTED] 1595**

Dear Ms. Cervantes and Ms. McPherson:

I have been retained by Mr. and Mrs. James E. Trump with regard to the mortgage that they have with Beneficial Financial Group, Account # [REDACTED] 1595. Mr. and Mrs. Trump recently completed a Loan Modification with your company. Since that time, Mr. and Mrs. Trump have received numerous invoices and notifications that their account is in arrears despite the fact that they have made timely payments since the loan modification. I am sending you this letter to attempt to amicably resolve this issue and clarify the status of their account.

HISTORY:

Mr. and Mrs. Trump were informed on January 18, 2012 that they had been approved for a trial period plan for two months to determine whether they could qualify for a loan modification. Mr. and Mrs. Trump successfully completed the trial period plan and by letter dated April 1, 2012 they were informed that they had been approved for a Loan Modification. Attached to the April 1, 2012 letter was a Loan Modification Agreement that was promptly executed by Mr. and Mrs. Trump and returned to Beneficial. Pursuant to the terms of the loan modification, the effective date was May 1, 2012 and payments covering principle, interest, taxes and insurance were to be \$1,410.82. Pursuant to Section 3 of the Loan Modification Agreement, the principle balance of the loan as of the effective date of May 1, 2012 was \$146,512.94 and

November 19, 2013

Page # 2

the interest rate was 8.431%. By letter dated August 20, 2012 Beneficial confirmed that they had accepted the Loan Modification Agreement, the monthly payments were \$1,428.44 for principal, interest, taxes and insurance and that the loan balance as of that date was \$144,949.55. I have attached a copy of the January 18, 2012 letter, the April 1, 2012 letter and the executed Loan Modification Agreement, and the August 20, 2012 for your reference.

Therefore, according to Beneficial's letter of August 20, 2012 Mr. and Mrs. Trump were current with the loan as modified by the Loan Modification Agreement and they were not in arrears for any payments. Since that time the following payments have been made on this account

Check #	Amount	Check Date	Post Date	Cleared Date
3781	\$1,428.44	7/31/12		8/9/12
3796	\$1,428.44	8/31/12		9/7/12
3810	\$1,428.44	10/1/12	10/4/12	10/15/12
3824	\$1,428.44	11/1/12	11/5/12	11/8/12
3840	\$1,428.44	11/30/12	12/4/12	12/6/12
3855	\$1,428.44	1/7/13	1/11/13	1/15/13
3870	\$1,428.44	2/17/13	2/22/13	2/26/13
Phone Payment ¹	\$1,428.44	4/15/13	4/20/13	4/15/13
3892	\$1,428.44	4/10/13	4/15/13	4/18/13
3907	\$1,428.44	4/30/13	5/6/13	5/9/13
Phone Payment ²	\$1,428.44	7/1/13	7/1/13	7/1/13
3948	\$1,428.44	7/27/13	8/2/13	8/8/13
3969	\$1,428.44	9/10/13	9/14/13	9/20/13
3989	\$1,428.44	10/16/13	10/21/13	10/24/13

¹ Unapplied funds of \$1,375.58 were added to the phone payment of \$63.30 to total \$1,428.44.

² By check dated June 16, 2013 a payment was made by Mr. and Mrs. Trump and returned by Beneficial. This payment was returned because the written amount of the check had a discrepancy.

November 19, 2013
Page # 3

I have attached copies of the above referenced checks to verify that payment was received by Beneficial. Each of the post dates has been verified on the monthly statements received by Mr. and Mrs. Trump.

Based upon the belief that the account was current as of your August 20, 2013 letter and the subsequent payment history of the account, it is apparent that Mr. and Mrs. Trump currently owed two payments as of November 1, 2013. Since then, she has attempted to make a payment with Ms. Cervantes on November 15, 2013 over the phone. Ms. Cervantes refused to accept the payment. Therefore, the Trumps mailed the payment in their normal manner.


ANALYSIS:

Based upon the payment history set out above, the account balance today should be approximately \$1,428.44. From the time of the modification of the loan until today, Mr. and Mrs. Trump have never received a statement reflecting the correct balance due under their loan, the correct application of their payments or the amount charged against their account. Without a clear statement showing the status of their account, the Trumps cannot ascertain what amounts they owe or how their payments are being applied. Furthermore, anytime that the Trumps speak to an account representative they receive conflicting information. On one evening, they received call from Beneficial seeking payment and were given three different account balances.

Clearly, Beneficial has failed to properly account for the mortgage of Mr. and Mrs. Trump. Please contact me at your earliest convenience so that we can address these concerns of Mr. and Mrs. Trump, determine the true balance of the account, and how their payments have been applied. Thank you for your assistance.

Very Truly Yours,

Vogel & Cromwell, LLC



George I. Vogel, III

cc: Mr. and Mrs. James E. Trump

EXHIBIT G



December 11, 2013

George I. Vogel, III
Vogel & Cromwell, LLC
204 McClanahan Street, SW
Roanoke, VA 24014

RE: James and Mary Beth Trump
Account number: [REDACTED] 1595

Dear Mr. Vogel:

Thank you for providing Beneficial Financial I Inc. (Beneficial) with the opportunity to respond to your inquiry regarding the above referenced account, sent on behalf of James and Mary Beth Trump, which we received on November 25, 2013. In your correspondence, you disputed the status of the account and advised that Mr. and Mrs. Trump have remitted all payments since the modification was activated on the account. Our review found that payments have not been remitted on the account every month since the activation of the modification. Further detail of our response is indicated below.

As you advised that your office represents Mr. and Mrs. Trump, we have removed their telephone numbers from our dialers, which should prevent additional collection calls. In addition, we have updated the account mailing address, which will include all billing statements, to reflect Vogel & Cromwell, LLC, 204 McClanahan Street, SW, Roanoke, VA 24014. However, Beneficial does retain the right to notify a Borrower that it may or shall invoke specified remedies which are ordinarily invoked by the creditor. This may include, but is not limited to, the issuance of any notice of intent to accelerate or foreclose on the property in the event of the Borrower's breach of any covenant of the Mortgage or Note.

- *You stated that Mr. and Mrs. Trump recently completed a modification on the account. However, since that time, Mr. and Mrs. Trump have received numerous notifications that the account is in arrears, despite the fact that they have made timely payments since the modification was activated.*

On January 16, 2012, a 24-month modification was approved on the account, wherein the interest rate would be reduced from 9.99% to 8.431% and the monthly principal and interest payment would be reduced from \$1,333.38 to \$1,227.14, plus \$264.60 for escrow for total modified payment of \$1,491.74. In order to activate the modification, Mr. and Mrs. Trump were required to remit two trial period payments, each in the amount of \$1,491.74, no later than March 16, 2012.

Page 2

George I. Vogel, III

December 11, 2013

Our review found that the trial period payments were received within the required time frame and on April 1, 2012, a modification approval letter was sent to Mr. and Mrs. Trump to advise that the revised modification payment would be \$1,410.82, effective with the May 1, 2012 payment.

In conjunction with the modification, a restructure was completed on the account on June 13, 2012, in the amount of \$3,063.87. A restructure allows the delinquent account to be brought contractually up to date, while the maturity date remains the same throughout the life of the loan. Payments and interest are deferred to the end of the loan and become due on the maturity date. Upon completion of the restructure, the account was due for the May 1, 2012 payment.

A final escrow analysis was completed on the account in August 2012. On August 20, 2012, correspondence was sent to Mr. and Mrs. Trump to advise that the adjusted modification payment was \$1,428.44. Please be advised that at this time, the account was due for the July 1, 2012 and August 1, 2012 payments.

In October 2012, adjustments were completed on the account to reverse the restructure completed on June 25, 2012, and all payments back to May 1, 2012. The funds reversed off the account, for a total amount of \$8,517.78, were placed in unapplied funds, pending additional adjustments. A new restructure was completed on October 17, 2012, in the amount of \$5,118.95. Upon completion of the restructure, the account was due for May 1, 2012 payment. On October 19, 2012, all funds were reapplied to the account for payments due May 1, 2012 through September 1, 2012, each in the amount of \$1,428.44. This left a balance of \$1,375.58 in unapplied funds.

A total of \$52.86 was needed in order to complete the October 1, 2012 payment. A payment was received on November 6, 2012, in the amount of \$1,428.44. The funds were combined with the unapplied funds balance of \$1,375.58, for a total of \$2,804.02. \$1,428.44 was applied to the October 1, 2012 payment and the balance of \$1,375.58 was placed in unapplied funds.

On November 10, 2012, we spoke with Mr. Trump and advised that a total of \$52.86 was needed in order to complete the payment due November 1, 2012.

As the additional funds were not received, the account was one month past due for the period of November 2012 thru June 2013. In June 2013, a payment was returned to Mr. and Mrs. Trump, due to the legal line did not match amount in the numerical box. A payment was received on July 1, 2013, in the amount of \$1,418.00, which was applied to the payment due May 1, 2013. The account has been two months past due since that time. We have enclosed a copy of the account payment history from January 2012 to present for your review.

Page 3

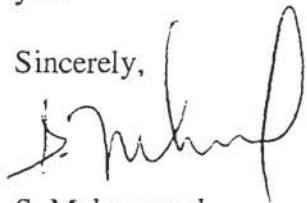
George I. Vogel, III

December 11, 2013

The account is currently due for the October 1, 2013 payment, and all subsequent payments, in the amount of \$4,444.11, which consists of \$3,681.42 in principal and interest, \$578.64 for escrow, \$184.05 in late charges. If you have further questions regarding the account, you may contact Mortgage Servicing Specialist Nora Cervantes at (877) 601-7019, extension 7440. If Ms. Cervantes is unavailable, you may contact Roberta McClain at extension 6055.

We hope that this response assisted in resolving your concerns. Should you have any questions regarding this response, please contact our Customer Resolution Department at: (888) 892-9506 or write to us at HSBC CRD, P.O. Box 1231, Brandon, FL 33509. We will be happy to assist you.

Sincerely,

A handwritten signature in black ink, appearing to read 'S. Mohammed', with a large, stylized loop at the end.

S. Mohammed
Manager Customer Disputes
Customer Resolution Department

SM: mm

Enclosure

Due Date	Date Processed	Amount Received	Principal	Principal Balance	Escrow	Escrow Balance	Late Charge Assessed	Late Charge Paid	Unsupplied Balance	Unsupplied	Fee	Fee Balance	Deferred Interest	Deferred Interest Balance	Description
9/1/2013	8/1/2013	\$18.86	\$0.00	\$142,016.45	\$0.00	(\$319.21)	\$0.00	\$0.00	\$18.86	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
11/25/2013	11/25/2013	\$986.69	\$227.55	\$142,016.45	\$192.88	(\$319.21)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
11/25/2013	11/25/2013	\$0.00	\$0.00	\$142,016.45	\$192.88	(\$319.21)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
11/25/2013	11/25/2013	\$0.00	\$0.00	\$142,016.45	\$192.88	(\$319.21)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
11/25/2013	11/25/2013	\$0.00	\$0.00	\$142,016.45	\$192.88	(\$319.21)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
10/1/2013	10/1/2013	\$10.44	\$0.00	\$142,016.45	\$192.88	(\$319.21)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
10/1/2013	10/1/2013	\$1,001.18	\$225.46	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
10/1/2013	10/1/2013	\$0.00	\$0.00	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
9/1/2013	8/1/2013	\$10.44	\$0.00	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
7/1/2013	7/1/2013	\$1,002.76	\$224.38	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
7/1/2013	7/1/2013	\$0.00	\$0.00	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
8/5/2013	8/5/2013	\$10.44	\$0.00	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
8/5/2013	8/5/2013	\$1,418.00	\$222.82	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
7/25/2013	7/25/2013	\$0.00	\$0.00	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
7/25/2013	7/25/2013	\$0.00	\$0.00	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
7/1/2013	7/1/2013	\$10.44	\$0.00	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
5/1/2013	5/1/2013	\$1,418.00	\$221.26	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
5/1/2013	5/1/2013	\$0.00	\$0.00	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
5/1/2013	5/1/2013	\$0.00	\$0.00	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
5/1/2013	5/1/2013	\$0.00	\$0.00	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
5/1/2013	5/1/2013	\$0.00	\$0.00	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
5/1/2013	5/1/2013	\$0.00	\$0.00	\$142,016.45	\$201.30	(\$195.12)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$725.00)	\$0.00	(\$19,206.03)	County Taxes
5/1/2013	5/1/2013	\$0.00	\$0.00	\$142,016.45	\$201.30	(\$195.12)	\$0.								

Due Date	Date Processed	Amount Received	Interest	Principal	Escrow	Escrow Balance	Late Charges Assessed	Late Charges Paid (%)	Little Chicago Balance	Unapplied Balance	Fee	Fee Balance	Deferred Interest	Deferred Interest Balance	Description
1/1/2012	10/1/2012	\$0.00	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$1,428.44	\$5,057.26	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$281.12	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$1,428.44	\$5,057.26	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,167.32	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$1,428.44	\$5,057.26	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,410.02	\$0.00	\$145,352.69	\$0.00	\$0.00	(\$61.35)	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
4/1/2012	10/1/2012	\$1,410.02	\$0.00	\$145,352.69	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,410.02	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
6/1/2012	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
7/1/2012	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
8/1/2012	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
9/1/2012	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
10/1/2011	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
9/1/2011	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
10/1/2011	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
11/1/2011	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
12/1/2011	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
1/1/2012	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
2/1/2012	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
3/1/2012	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
4/1/2012	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
5/1/2012	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
6/1/2012	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
7/1/2012	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$0.00	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	Special Reversal
8/1/2012	10/1/2012	\$1,428.44	\$0.00	\$145,156.84	\$201.30	\$201.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$675.00)	\$0.00	(\$17,150.95)	
	10/1/														

EXHIBIT H



September 23, 2019

Mary Beth Trump
James E. Trump
204 McClanahan St. SW
Roanoke, VA 24014

Account Number: [REDACTED] 7721
Property Address: 5450 Stearnes Ave.
Roanoke, VA 24018

Dear Mr. and Ms. Trump,

Select Portfolio Servicing, Inc. (SPS), the mortgage servicer on the above referenced account, received an inquiry on July 29, 2019, from George Vogel. In the inquiry, you raised question(s) regarding:

- Address
- Deferred Principal Balance
- Modification

We have completed a full review of the inquiry and the account. Our response is below.

Address

We are sending this letter to the mailing address used on your account. If you would like to provide a mailing address for Mr. Vogel, please assist us in updating our records as soon as possible by accessing our website, or calling our Customer Service Department toll-free at the number provided below.

Deferred Principal Balance

In the inquiry, Mr. Vogel questioned the deferred principal balance on your account. SPS has reviewed your account information and determined that this balance is comprised of interest that had accrued within the terms of the enclosed Loan Agreement and was deferred to the end of the loan by the prior servicer, HSBC Mortgage Corp., in order to bring your account current during multiple periods of delinquency. These deferrals occurred on the following dates: January 29, 2008, January 30, 2009, February 1, 2010, February 11, 2011, October 17, 2012, and February 3, 2015. These deferrals moved a total of \$22,683.24 in interest to the end of the account. We have enclosed the HSBC Mortgage Corp. Payment History, for your review. Because this portion of your indebtedness does not accrue further interest, SPS refers to this balance as the 'deferred principal,' as these amounts are still owed under the terms of your loan, and you are responsible for repaying them upon the maturity date.

Modification

In addition, Mr. Vogel mentioned a modification. Please note we have found no evidence that the account has ever entered into a modification agreement.

As of the date of this letter, the account is due for October 1, 2019.

SPS has reviewed and responded to the inquiry as discussed above. We have provided all documentation relied upon in reaching our determination. If a document was not provided, it is because it is privileged or proprietary.

We appreciate the opportunity to address the issue(s) noted in the inquiry. Should you have any further questions, please contact Customer Service. Our toll-free number is 800-258-8602, and representatives are available Monday through Thursday from 8:00 a.m. to 11:00 p.m., Friday from 8:00 a.m. to 9:00 p.m., and Saturday from 8:00 a.m. to 2:00 p.m., Eastern Time. You may also access account information, schedule payments, and review loss mitigation status on the SPS website, www.spservicing.com.

Sincerely,

Karla Hernandez
Customer Advocate

Enclosure(s)

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámennos al número 800-831-0118 y seleccione/marque la opción 2

Oregon - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>

**Minnesota – This collection agency is licensed by the Minnesota Department of Commerce
New York City – Collection Agency License #1170514**

This is in response to your request for information



LOAN AGREEMENT Including Truth-in-Lending Disclosure

Lender: (Called "We", "Us", "Our") BENEFICIAL MORTGAGE CO. OF VIRGINIA 4208 FRANKLIN ROAD UNIT K ROANOKE, VA 24014	
Borrowers: (Called "You", "Your") MARY BETH TRUMP JAMES E. TRUMP 5450 STEARNES AVE ROANOKE, VA 24018	
Date of Loan: 07/26/2006	Loan Number: [REDACTED] 6879

In this agreement, "you", "your" mean the Borrower(s) who signs this agreement. "We", "us" and "our" refer to the Lender. This agreement covers the terms and conditions of your loan. It is important to us that you clearly understand the features of your loan. Please read this agreement carefully, and ask us any questions you may have.

Truth-in-Lending Disclosure			
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
9.018%	\$219,679.77 ("e")	\$141,599.55	\$361,279.32 ("e")
Your payment schedule will be:			
Number of Payments	Amount of Payments	When Payments are Due ("e")	
1	\$1,333.38	Day 26 of each month thereafter.	
11	\$1,333.38	Day 26 of each month thereafter.	
12	\$1,301.87	Day 26 of each month thereafter.	
12	\$1,271.22	Day 26 of each month thereafter.	
12	\$1,241.50	Day 26 of each month thereafter.	
12	\$1,212.76	Day 26 of each month thereafter.	
12	\$1,185.05	Day 26 of each month thereafter.	

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12	\$1,158.41	Day 26 of each month thereafter.
12	\$1,132.88	Day 26 of each month thereafter.
12	\$1,108.49	Day 26 of each month thereafter.
12	\$1,085.29	Day 26 of each month thereafter.
204	\$1,063.28	Day 26 of each month thereafter.

"e" means an estimate

YOU ARE GIVING US A SECURITY INTEREST IN THE REAL PROPERTY AS DESCRIBED IN THE DEED OF TRUST AND LOCATED AT:

5450 STEARNES AVE
ROANOKE, VA 24018

Late Charge If your monthly installment is not paid in full within 07 day(s) after it is due, you will be charged a late charge equal to 5% of the full amount of the monthly installment.

Prepayment You may prepay your loan in full or in part at any time. If you pay off your loan early, you may have to pay a penalty and you will not be entitled to a refund of that part of the Finance Charge consisting of any prepaid finance charges.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

The Settlement Statement provides your disbursements and the itemization of the Amount Financed.

The figure disclosed in the Annual Percentage Rate box on page one is a composite Annual Percentage Rate which reflects the effect of the various interest rate reductions over the term of your loan. Your payment schedule assumes that all payments are received on the due date. See the "Adjustment to Contract Rate (Pay Right Rewards Program)" section of this agreement.

ABOUT THE SECURITY:

Your Obligation to Insure

You shall keep the structures located on the real property securing your loan insured against damage caused by fire and other physical hazards, name us as a loss payee and deliver to us a loss payable endorsement. If insurance covering the real property is canceled or expires while your loan is outstanding and you do not reinstate the coverage, we may obtain, at our option, hazard insurance coverage protecting our interest in the real property as outlined below.

Real Property Taxes and Homeowners Insurance

Homeowners Insurance covering fire and other hazards on the real property security is required, naming us as a loss payee for the term of your loan. You shall pay us on the day that monthly installments

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are due under this agreement, an additional sum (the "Funds") to be used to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Deed of Trust as a lien or encumbrance on the real property; (b) leasehold payments or ground rents on the real property, if any; (c) premiums for any and all insurance required by us under this agreement and the Deed of Trust ("Escrow Items"). You will pay us the Funds for Escrow Items unless we waive your obligation to pay the Funds for any or all Escrow Items. We may waive your obligation to pay us Funds for any or all Escrow Items at any time. Any such waiver must be in writing. In the event of such waiver, you will be solely responsible for paying the amounts due for any Escrow Items directly and, if we require, you shall furnish us with receipts evidencing such payment within such time period as we may reasonably require.

Title Insurance

Title insurance on the real property security is required, naming us as a loss payee. You must purchase title insurance or its local equivalent protecting our lien on the real property as a condition to obtaining your loan. You may purchase title insurance from any title insurance provider you choose that we reasonably believe provides sufficient financial protection to us. You request such title insurance and authorize us to deduct the costs of the title insurance from your loan proceeds in order to pay the title insurance provider.

Lender's Right to Place Hazard Insurance

You authorize us, at our option, to obtain hazard insurance coverage on the real property in an amount not greater than the outstanding balance of principal and interest on your loan or, if known to be less, the replacement value of the real property, in the event that you fail to maintain the required hazard insurance outlined above or fail to provide adequate proof of its existence. You authorize us to charge you for the costs of this insurance. We may choose to add the insurance charges to the unpaid balance of your loan, which will accrue interest at the Contract Rate, or bill you for the annual premium on a periodic basis. The addition of the insurance charges due might increase the amount of your final monthly installment. The cost of lender-placed hazard insurance might be higher than the cost of standard insurance protecting the real property. The lender-placed insurance will not insure the contents of the real property or provide liability coverage. The insurance might not be the lowest cost coverage of its type available and you agree that we have no obligation to obtain the lowest cost coverage. We or an affiliated company might receive some benefit from the placement of this insurance and you will be charged for the full cost of the premium without reduction for any such benefit. If at any time after we have obtained this insurance, you provide adequate proof that you have subsequently purchased the required coverage, we will cancel the coverage we obtained and credit any unearned premiums to your loan.



ABOUT YOUR LOAN REPAYMENT:

SCHEDULED MATURITY DATE	07/26/2033	PREPAID FINANCE CHARGES	\$7,651.90
MONTHS OF CONTRACT	324	PRINCIPAL	\$149,251.45
CONTRACT RATE (per year)	9.990%		
AMOUNT FINANCED	\$141,599.55		

Promise to Pay

You agree to the terms of this agreement and promise to pay us the principal (Amount Financed plus prepaid finance charges consisting of Origination Fee/Points and Closing Fee, and any odd days interest reflected in your settlement statement) plus interest which is computed at a rate of 9.990% (the "Contract Rate"). You agree to pay us in monthly installments as stated in the Payments provision of this agreement. You also agree to pay us: (a) other charges as provided in this agreement; (b) credit insurance charges, if any; (c) collection costs permitted by applicable law, including reasonable attorneys' fees otherwise due under your Deed of Trust and (d) any other charges reflected in your settlement statement.

Interest

Interest will be charged on the unpaid principal until the full amount of principal has been paid. You will pay us interest at a yearly Contract Rate of 9.990%.

The interest rate you will pay will change in accordance with the "Adjustment to Contract Rate (Pay Right Rewards Program)" section of this agreement.

The interest rate required by this provision (and the Adjustment to Contract Rate [Pay Right Rewards Program] provision of this agreement) is the rate you will pay both before and after any default as described in this agreement.

Payments**Time and Place of Payments**

You will pay us principal and interest by paying your monthly installments.

You will make your monthly installments to us on the same day of each month beginning on or about 08/26/2006. You will make these monthly installments every month until you have paid all of the principal and interest and any other charges described herein that you may owe under this agreement. Your monthly installments will be applied to interest before principal. If, on the Scheduled Maturity Date, 07/26/2033, you still owe amounts under this agreement, you will pay those amounts in full on that date, which amount will include interest at the then current Contract Rate or any such other rate as required by law.

You will make your monthly installments at the address shown on page one or at the address shown on your monthly billing statement or at a different place that we may give you.

Amount of Monthly Installments

Your initial monthly installment will be in the amount of \$1,333.33, plus the amount of any optional insurance you elected. Your monthly installment amount will change if the interest rate that you must pay changes. We will determine your new interest rate and the changed amount of your monthly installment in accordance with the Adjustment to Contract Rate (Pay Right Rewards Program) provision of this agreement.

Adjustment to Contract Rate (Pay Right Rewards Program)

The Contract Rate of 9.990% will decrease by 0.30% beginning with the thirteenth (13th) month after every twelve (12) consecutive monthly periods where all monthly installments were made in full within 30 days of their due date. Up to a maximum of 10 Contract Rate reductions are available during the term of your loan. For each Contract Rate reduction, the monthly installment will be reduced accordingly. Notwithstanding anything to the contrary in this paragraph, you will not receive any Contract Rate reductions or the reduced monthly installment after 24 periods of delinquency. A "period of delinquency" is defined as any monthly installment that is received more than 30 days past its due date. Consecutive monthly installments received more than 30 days past their respective due dates each count as separate periods of delinquency.

Prepayment

Subject to the prepayment penalty described below, you may prepay your loan in full or in part at any time. If you pay off your loan early, you may have to pay a penalty and you will not be entitled to a refund of that part of the Finance Charge consisting of any prepaid finance charges.

Prepayment Penalty

Your loan contains a prepayment penalty. If you prepay the entire outstanding balance of your loan at any time within 24 months of the Date of Loan, 07/26/2006, you agree to pay a prepayment penalty equal to two percent (2.0%) of the unpaid principal balance. No prepayment penalty will be imposed: (a) if your loan is refinanced by another loan with us; (b) after 24 months; (c) if your loan is prepaid from the proceeds of any insurance; or (d) if we sue you.

Late Charge

If your monthly installment is not paid in full within 07 day(s) after it is due, you will be charged a late charge equal to 5% of the full amount of the monthly installment.

Bad Check Charge

You agree to pay \$25.00 each time any check or payment is made on your loan by any means, including but not limited to, a check or ACH (our Authorization to Debit Account), which is returned unpaid by your bank or other financial institution for any reason.

Additional Charges

You agree to pay any amounts actually incurred by us for services rendered in connection with the opening and servicing of your loan, as allowed by law. These amounts may include fees for appraisals, title

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examination, title insurance or its local equivalent, fees and taxes paid to public officials in connection with recording, releasing or satisfying the Deed of Trust and other taxes as shown in the Settlement Statement incorporated herein by this reference. You also agree to pay any other amounts incurred by us in connection with the servicing of your loan including any amounts that we may (but need not) pay or that are otherwise due under the Deed of Trust, incorporated herein by this reference.

Default

If you fail to make any monthly installment after it becomes due or fail to comply with the terms of the Deed of Trust, we may require that you pay us, at once and without prior notice or demand, the unpaid balance of your loan plus accrued interest and any applicable charges in this agreement as authorized.

Security Interest

You are giving us a mortgage on your real estate, located at your address unless a different address is stated. You agree to give us a security interest in the real estate as described in the Deed of Trust

ABOUT OUR RELATIONSHIP:

Exchange of Information

You understand and agree that we will call you from time to time to discuss your financial needs and any loan products that may be of interest to you as may be permitted by applicable law. For more information regarding our privacy practices, please refer to our Privacy Statement, which is included with your loan documents. You agree that the Department of Motor Vehicles (or your state's equivalent of such department) may release your residence address to us, should it become necessary to locate you.

Credit Bureau Reporting

If you fail to fulfill the terms of your loan, a negative report reflecting on your credit record may be submitted to a Credit Reporting Agency.

Telephone Monitoring

You agree that we may listen to and/or record telephone calls between you and our representatives for quality assurance purposes.

Insurance

Credit insurance is optional. Any applicable insurance disclosures are included with this agreement and are incorporated herein by this reference.

Alternative Dispute Resolution

The terms of the Arbitration Rider signed by you as part of your loan transaction are incorporated herein by this reference.

Applicable Law

The terms and conditions of this agreement will be governed by Virginia law.

If this loan is a first mortgage, it is a federally related loan made at an agreed rate authorized by Section 501(a), Part A, Title V, Public Law 96-221, also known as Section 1735f-7(a), Title 12, United States Code.

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If any provision of this agreement is finally determined to be void or unenforceable under any law, rule, or regulation, all other provisions of this agreement will remain valid and enforceable. Our failure to enforce any provision(s) to this agreement shall not be deemed to constitute a waiver of such term(s). In order for any amendment to this agreement to be valid, it must be agreed to by you and us.

You acknowledge that before signing this agreement, you have read and received this agreement which includes the Federal Truth-in-Lending disclosure and, as applicable, any other riders and/or disclosures incorporated herein by reference. By signing below, you agree to observe the terms and conditions of this agreement.

YOU MAY BE ENTITLED UNDER THE LAWS OF VIRGINIA TO CLAIM A HOMESTEAD EXEMPTION. BY EXECUTING THIS AGREEMENT, YOU HAVE WAIVED, TO THE EXTENT PERMITTED BY LAW, YOUR EXEMPTION AS TO THE OBLIGATION CREATED BY THIS AGREEMENT AND YOUR RIGHT TO CLAIM THAT THE HOMESTEAD EXEMPTION APPLIES TO ANY PROPERTY IN WHICH YOU GRANT US A SECURITY INTEREST.

Borrower: Mary Beth Trump Date: 7-26-06
MARY BETH TRUMP

Borrower: James E. Trump Date: 7-26-06
JAMES E. TRUMP

Witness: Sandra V. Dill

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Account Number: 1595

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HSBC Mortgage Corp.

Payment History

Account Number: [REDACTED] 595

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
4/6/2016	RT	4/1/2016	-\$800.85	\$0.00	\$0.00	\$136,650.81	-\$800.85	\$0.00			
4/4/2016	RP	4/1/2016	\$1,619.13	\$194.15	\$1,139.23	\$136,650.81	\$285.75	\$0.00			
3/1/2016	RP	3/1/2016	\$1,619.13	\$192.54	\$1,140.84	\$136,844.96	\$285.75	\$0.00			
2/2/2016	RP	2/1/2016	\$1,619.13	\$190.95	\$1,142.43	\$137,037.50	\$285.75	\$0.00			
1/5/2016	RP	1/1/2016	\$1,619.13	\$189.38	\$1,144.00	\$137,228.45	\$285.75	\$0.00			
12/2/2015	RP	12/1/2015	\$1,619.13	\$187.81	\$1,145.57	\$137,417.83	\$285.75	\$0.00			
11/12/2015	E90	11/1/2015	-\$721.03	\$0.00	\$0.00	\$137,605.64	-\$721.03	\$0.00			
11/4/2015	RP	11/1/2015	\$1,619.13	\$186.26	\$1,147.12	\$137,605.64	\$285.75	\$0.00			
10/6/2015	RP	10/1/2015	\$1,619.13	\$184.72	\$1,148.66	\$137,791.90	\$285.75	\$0.00			
9/4/2015	RP	9/1/2015	\$1,536.61	\$183.20	\$1,150.18	\$137,976.62	\$203.23	\$0.00			
8/6/2015	RP	8/1/2015	\$1,536.61	\$181.69	\$1,151.69	\$138,159.82	\$203.23	\$0.00			
7/2/2015	RP	7/1/2015	\$1,536.61	\$180.19	\$1,153.19	\$138,341.51	\$203.23	\$0.00			
6/15/2015	E20	6/1/2015	-\$1,280.04	\$0.00	\$0.00	\$138,521.70	-\$1,280.04	\$0.00			
6/1/2015	RP	6/1/2015	\$1,536.61	\$178.70	\$1,154.68	\$138,521.70	\$203.23	\$0.00			
5/7/2015	E90	5/1/2015	-\$721.04	\$0.00	\$0.00	\$138,700.40	-\$721.04	\$0.00			
5/1/2015	RP	5/1/2015	\$1,700.00	\$177.22	\$1,156.16	\$138,700.40	\$203.23	\$163.39			
5/1/2015	UI	5/1/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$163.39			
3/31/2015	RP	4/1/2015	\$1,700.00	\$175.76	\$1,157.62	\$138,877.62	\$203.23	\$163.39			
3/31/2015	UI	4/1/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$163.39			
3/2/2015	RP	3/1/2015	\$1,700.00	\$174.31	\$1,159.07	\$139,053.38	\$203.23	\$1,212.16			
3/2/2015	UI	3/1/2015	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,212.16			
3/2/2015	UFU	3/1/2015						-\$1,048.77			
2/3/2015	AA	2/1/2015	\$0.00	\$0.00	\$0.00	\$139,227.69	\$0.00	\$0.00			
2/3/2015	XPD										
2/3/2015	UXI										
2/3/2015	FMI										\$3,477.21
1/30/2015	SWP	11/1/2014	\$1,048.77	\$0.00	\$0.00	\$139,227.69	\$0.00	\$0.00			
1/30/2015	RP	11/1/2014	\$651.23	\$172.87	\$1,160.51	\$139,227.69	\$203.23	\$0.00			
1/30/2015	UI	11/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
1/30/2015	UFU	11/1/2014							\$1,048.77		
1/30/2015	UFU	11/1/2014							-\$885.38		
1/30/2015	PR9	10/1/2014	-\$651.23	-\$172.87	-\$1,160.51	\$139,400.56	-\$203.23	\$0.00			
1/30/2015	UI	10/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$66.66			
1/30/2015	SR9	11/1/2014	-\$1,048.77	\$0.00	\$0.00	\$139,227.69	\$0.00	\$0.00			

HSBC Mortgage Corp.

Payment History

Account Number: [REDACTED] 1595

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
1/30/2015	UFU	10/1/2014							\$885.38		
1/30/2015	UFU	11/1/2014							-\$1,048.77		
1/30/2015	SWP	11/1/2014	\$1,048.77	\$0.00	\$0.00	\$139,227.69	\$0.00	\$0.00			
1/30/2015	RP	11/1/2014	\$651.23	\$172.87	\$1,160.51	\$139,227.69	\$203.23	\$0.00			
1/30/2015	UI	11/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
1/30/2015	UFU	11/1/2014							\$1,048.77		
1/30/2015	UFU	11/1/2014							-\$885.38		
1/9/2015	FB	10/1/2014								\$12.50	
1/5/2015	SR	10/1/2014	\$0.00	\$0.00	\$0.00	\$139,400.56	\$0.00	\$0.00			
1/5/2015	SR	10/1/2014	\$163.39	\$0.00	\$0.00	\$139,400.56	\$0.00	\$0.00			
1/5/2015	RP	10/1/2014	\$1,536.61	\$171.44	\$1,161.94	\$139,400.56	\$203.23	\$0.00			
1/5/2015	UI	10/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
1/5/2015	UFF	10/1/2014							-\$807.58		
1/5/2015	UFU	10/1/2014							\$807.58		
1/5/2015	UFF	10/1/2014							\$163.39		
1/5/2015	RPP	1/20/2015									
1/5/2015	RPP	1/20/2015									
12/8/2014	SR	9/1/2014	\$163.39	\$0.00	\$0.00	\$139,572.00	\$0.00	\$0.00			
12/8/2014	RP	9/1/2014	\$1,536.61	\$170.03	\$1,163.35	\$139,572.00	\$203.23	\$0.00			
12/8/2014	UI	9/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
12/8/2014	UFF	9/1/2014							\$163.39		
12/8/2014	RPP	1/20/2015									
12/8/2014	RPP	1/20/2015									
11/28/2014	FB	8/1/2014								\$12.50	
11/7/2014	E90	8/1/2014	-\$707.41	\$0.00	\$0.00	\$139,742.03	-\$707.41	\$0.00			
10/31/2014	SRA	8/1/2014	\$173.74	\$0.00	\$0.00	\$139,742.03	\$0.00	\$0.00			
10/31/2014	AP	8/1/2014	\$1,526.26	\$168.62	\$1,164.76	\$139,742.03	\$192.88	\$0.00			
10/31/2014	UI	8/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
10/31/2014	UFF	8/1/2014							\$173.74		
10/31/2014	RPP	12/18/2014									
10/31/2014	RPP	12/18/2014									
10/30/2014	SR	7/1/2014	-\$173.74	\$0.00	\$0.00	\$139,910.65	\$0.00	\$0.00			
10/30/2014	PRI	7/1/2014	-\$1,526.26	-\$168.62	-\$1,164.76	\$139,910.65	-\$192.88	\$0.00			
10/30/2014	UI	7/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$66.66			

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
10/30/2014	UFF	7/1/2014							-\$173.74		
10/30/2014	FB	7/1/2014								\$25.00	
10/17/2014	SRA	8/1/2014	\$173.74	\$0.00	\$0.00	\$139,742.03	\$0.00	\$0.00			
10/17/2014	AP	8/1/2014	\$1,526.26	\$168.62	\$1,164.76	\$139,742.03	\$192.88	\$0.00			
10/17/2014	UI	8/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
10/17/2014	UFF	8/1/2014							\$173.74		
10/17/2014	RPP	11/18/2014									
10/17/2014	RPP	11/18/2014									
10/15/2014	FB	7/1/2014								\$12.50	
9/17/2014	SRA	7/1/2014	\$173.74	\$0.00	\$0.00	\$139,910.65	\$0.00	\$0.00			
9/17/2014	AP	7/1/2014	\$1,526.26	\$167.23	\$1,166.15	\$139,910.65	\$192.88	\$0.00			
9/17/2014	UI	7/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
9/17/2014	UFF	7/1/2014							\$173.74		
9/17/2014	RPP	10/20/2014									
9/17/2014	RPP	10/20/2014									
9/3/2014	FB	6/1/2014								\$12.50	
8/29/2014	SRA	6/1/2014	\$66.66	\$0.00	\$0.00	\$140,077.88	\$0.00	\$0.00			
8/29/2014	AP	6/1/2014	\$1,526.26	\$165.85	\$1,167.53	\$140,077.88	\$192.88	\$0.00			
8/29/2014	UI	6/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
8/29/2014	UFF	6/1/2014							\$66.66		
8/29/2014	RPP	9/18/2014									
8/29/2014	RPP	9/18/2014									
8/26/2014	SR	5/1/2014	\$66.66	\$0.00	\$0.00	\$140,243.73	\$0.00	\$0.00			
8/26/2014	RP	5/1/2014	\$1,526.26	\$164.48	\$1,168.90	\$140,243.73	\$192.88	\$0.00			
8/26/2014	UI	5/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
8/26/2014	UFF	5/1/2014							\$66.66		
8/26/2014	AMC										
8/26/2014	RPP	9/3/2014									
8/26/2014	RPP	9/3/2014									
7/22/2014	FB	4/1/2014								\$12.50	
6/30/2014	SWP	4/1/2014	\$77.80	\$0.00	\$0.00	\$140,408.21	\$0.00	\$0.00			
6/30/2014	RP	4/1/2014	\$1,350.64	\$238.98	\$988.16	\$140,408.21	\$192.88	\$0.00			
6/30/2014	UI	4/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
6/30/2014	UFU	4/1/2014							\$77.80		

HSBC Mortgage Corp.

Payment History

Account Number: [REDACTED] 595

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
6/30/2014	UFU	4/1/2014							-\$69.38		
6/30/2014	AMC										
6/18/2014	FB	3/1/2014								\$12.50	
6/13/2014	E20	3/1/2014	-\$897.24	\$0.00	\$0.00	\$140,647.19	-\$897.24	\$0.00			
5/27/2014	SWP	3/1/2014	\$69.38	\$0.00	\$0.00	\$140,647.19	\$0.00	\$0.00			
5/27/2014	RP	3/1/2014	\$1,359.06	\$237.31	\$989.83	\$140,647.19	\$192.88	\$0.00			
5/27/2014	UI	3/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
5/27/2014	UFU	3/1/2014							\$69.38		
5/27/2014	UFU	3/1/2014							-\$60.96		
5/13/2014	FB	2/1/2014								\$12.50	
5/7/2014	E90	2/1/2014	-\$707.41	\$0.00	\$0.00	\$140,884.50	-\$707.41	\$0.00			
4/28/2014	SWP	2/1/2014	\$60.96	\$0.00	\$0.00	\$140,884.50	\$0.00	\$0.00			
4/28/2014	RP	2/1/2014	\$1,367.48	\$235.65	\$991.49	\$140,884.50	\$192.88	\$0.00			
4/28/2014	UI	2/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
4/28/2014	UFU	2/1/2014							\$60.96		
4/28/2014	UFU	2/1/2014							-\$52.54		
4/9/2014	FB	1/1/2014								\$12.50	
3/13/2014	SWP	1/1/2014	\$52.54	\$0.00	\$0.00	\$141,120.15	\$0.00	\$0.00			
3/13/2014	RP	1/1/2014	\$1,375.90	\$234.01	\$993.13	\$141,120.15	\$192.88	\$0.00			
3/13/2014	UI	1/1/2014	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
3/13/2014	UFU	1/1/2014							\$52.54		
3/13/2014	UFU	1/1/2014							-\$44.12		
2/24/2014	SWP	12/1/2013	\$44.12	\$0.00	\$0.00	\$141,354.16	\$0.00	\$0.00			
2/24/2014	RP	12/1/2013	\$1,384.32	\$232.38	\$994.76	\$141,354.16	\$192.88	\$0.00			
2/24/2014	UI	12/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
2/24/2014	UFU	12/1/2013							\$44.12		
2/24/2014	UFU	12/1/2013							-\$35.70		
1/24/2014	SWP	11/1/2013	\$35.70	\$0.00	\$0.00	\$141,586.54	\$0.00	\$0.00			
1/24/2014	RP	11/1/2013	\$1,392.74	\$230.76	\$996.38	\$141,586.54	\$192.88	\$0.00			
1/24/2014	UI	11/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
1/24/2014	UFU	11/1/2013							\$35.70		
1/24/2014	UFU	11/1/2013							-\$27.28		
12/23/2013	SWP	10/1/2013	\$27.28	\$0.00	\$0.00	\$141,817.30	\$0.00	\$0.00			
12/23/2013	RP	10/1/2013	\$1,401.16	\$229.15	\$997.99	\$141,817.30	\$192.88	\$0.00			

HSBC Mortgage Corp.

Payment History

Account Number: [REDACTED] 1595

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
12/23/2013	UI	10/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
12/23/2013	UFU	10/1/2013							\$27.28		
12/23/2013	UFU	10/1/2013							-\$18.86		
11/25/2013	SWP	9/1/2013	\$18.86	\$0.00	\$0.00	\$142,046.45	\$0.00	\$0.00			
11/25/2013	RP	9/1/2013	\$1,409.58	\$227.55	\$999.59	\$142,046.45	\$192.88	\$0.00			
11/25/2013	UI	9/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
11/25/2013	UFU	9/1/2013							\$18.86		
11/25/2013	UFU	9/1/2013							-\$10.44		
10/31/2013	E90	8/1/2013	-\$707.41	\$0.00	\$0.00	\$142,274.00	-\$707.41	\$0.00			
10/21/2013	SWP	8/1/2013	\$10.44	\$0.00	\$0.00	\$142,274.00	\$0.00	\$0.00			
10/21/2013	RP	8/1/2013	\$1,418.00	\$225.96	\$1,001.18	\$142,274.00	\$201.30	\$0.00			
10/21/2013	UI	8/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
10/21/2013	UFU	8/1/2013							\$10.44		
10/21/2013	UFU	8/1/2013							-\$10.44		
10/14/2013	FB	7/1/2013								\$12.50	
9/16/2013	SWP	7/1/2013	\$10.44	\$0.00	\$0.00	\$142,499.96	\$0.00	\$0.00			
9/16/2013	RP	7/1/2013	\$1,418.00	\$224.38	\$1,002.75	\$142,499.96	\$201.30	\$0.00			
9/16/2013	UI	7/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
9/16/2013	UFU	7/1/2013							\$10.44		
9/16/2013	UFU	7/1/2013							-\$10.44		
8/5/2013	SWP	6/1/2013	\$10.44	\$0.00	\$0.00	\$142,724.34	\$0.00	\$0.00			
8/5/2013	RP	6/1/2013	\$1,418.00	\$222.82	\$1,004.32	\$142,724.34	\$201.30	\$0.00			
8/5/2013	UI	6/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
8/5/2013	UFU	6/1/2013							\$10.44		
8/5/2013	UFU	6/1/2013							-\$10.44		
7/25/2013	FB	5/1/2013								\$12.50	
7/25/2013	FB	5/1/2013								\$12.50	
7/9/2013	FB	5/1/2013								\$12.50	
7/1/2013	SWA	5/1/2013	\$10.44	\$0.00	\$0.00	\$142,947.16	\$0.00	\$0.00			
7/1/2013	AP	5/1/2013	\$1,418.00	\$221.26	\$1,005.88	\$142,947.16	\$201.30	\$0.00			
7/1/2013	UI	5/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
7/1/2013	UFU	5/1/2013							\$10.44		
7/1/2013	UFU	5/1/2013							-\$10.44		
6/13/2013	E20	4/1/2013	-\$809.62	\$0.00	\$0.00	\$143,168.42	-\$809.62	\$0.00			

HSBC Mortgage Corp.

Payment History

Account Number: [REDACTED] 1595

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
5/10/2013	E90	4/1/2013	\$707.41	\$0.00	\$0.00	\$143,168.42	-\$707.41	\$0.00			
5/7/2013	SWP	4/1/2013	\$10.44	\$0.00	\$0.00	\$143,168.42	\$0.00	\$0.00			
5/7/2013	RP	4/1/2013	\$1,418.00	\$219.72	\$1,007.42	\$143,168.42	\$201.30	\$0.00			
5/7/2013	UI	4/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
5/7/2013	UFU	4/1/2013							\$10.44		
5/7/2013	UFU	4/1/2013							-\$10.44		
4/20/2013	SWA	3/1/2013	\$10.44	\$0.00	\$0.00	\$143,388.14	\$0.00	\$0.00			
4/20/2013	AP	3/1/2013	\$52.86	\$218.19	\$1,008.95	\$143,388.14	\$201.30	\$0.00			
4/20/2013	UI	3/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
4/20/2013	UFU	3/1/2013							\$10.44		
4/20/2013	UFU	3/1/2013							-\$1,375.58		
4/15/2013	SWP	2/1/2013	\$1,375.58	\$0.00	\$0.00	\$143,606.33	\$0.00	\$0.00			
4/15/2013	RP	2/1/2013	\$52.86	\$216.66	\$1,010.48	\$143,606.33	\$201.30	\$0.00			
4/15/2013	UI	2/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
4/15/2013	UFU	2/1/2013							\$1,375.58		
4/15/2013	UFU	2/1/2013							-\$1,375.58		
2/22/2013	SWP	1/1/2013	\$1,375.58	\$0.00	\$0.00	\$143,822.99	\$0.00	\$0.00			
2/22/2013	RP	1/1/2013	\$52.86	\$215.15	\$1,011.99	\$143,822.99	\$201.30	\$0.00			
2/22/2013	UI	1/1/2013	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
2/22/2013	UFU	1/1/2013							\$1,375.58		
2/22/2013	UFU	1/1/2013							-\$1,375.58		
2/22/2013	CT	12/1/2012	\$11.84	\$11.84	\$0.00	\$144,038.14	\$0.00	\$0.00			
1/11/2013	SWP	12/1/2012	\$1,375.58	\$0.00	\$0.00	\$144,049.98	\$0.00	\$0.00			
1/11/2013	RP	12/1/2012	\$52.86	\$213.57	\$1,013.57	\$144,049.98	\$201.30	\$0.00			
1/11/2013	UI	12/1/2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
1/11/2013	UFU	12/1/2012							\$1,375.58		
1/11/2013	UFU	12/1/2012							-\$1,375.58		
12/4/2012	SWP	11/1/2012	\$1,375.58	\$0.00	\$0.00	\$144,263.55	\$0.00	\$0.00			
12/4/2012	RP	11/1/2012	\$52.86	\$212.08	\$1,015.05	\$144,263.55	\$201.30	\$0.00			
12/4/2012	UI	11/1/2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
12/4/2012	UFU	11/1/2012							\$1,375.58		
12/4/2012	UFU	11/1/2012							-\$1,375.58		
11/8/2012	E90	10/1/2012	-\$1,508.45	\$0.00	\$0.00	\$144,475.63	-\$1,508.45	\$0.00			
11/6/2012	SWP	10/1/2012	\$1,375.58	\$0.00	\$0.00	\$144,475.63	\$0.00	\$0.00			

HSBC Mortgage Corp.

Payment History

Account Number: [REDACTED] 595

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
11/6/2012	RP	10/1/2012	\$52.86	\$210.60	\$1,016.54	\$144,475.63	\$201.30	\$0.00			
11/6/2012	UI	10/1/2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
11/6/2012	UFU	10/1/2012							\$1,375.58		
11/6/2012	UFU	10/1/2012							-\$1,375.58		
10/31/2012	AA	9/1/2012	\$0.00	\$0.00	\$0.00	\$144,686.23	\$0.00	\$0.00			
10/22/2012	AA	9/1/2012	\$0.00	\$0.00	\$0.00	\$144,686.23	\$0.00	\$0.00			
10/19/2012	SR	9/1/2012	\$1,375.58	\$0.00	\$0.00	\$144,686.23	\$0.00	\$0.00			
10/19/2012	RP	9/1/2012	\$1,428.44	\$209.13	\$1,018.01	\$144,686.23	\$201.30	\$0.00			
10/19/2012	UFU	9/1/2012							\$1,375.58		
10/19/2012	RP	8/1/2012	\$1,428.44	\$207.67	\$1,019.47	\$144,895.36	\$201.30	\$0.00			
10/19/2012	RP	7/1/2012	\$1,428.44	\$206.22	\$1,020.92	\$145,103.03	\$201.30	\$0.00			
10/19/2012	RP	6/1/2012	\$1,428.44	\$204.78	\$1,022.36	\$145,309.25	\$201.30	\$0.00			
10/19/2012	UI	6/1/2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
10/19/2012	RP	5/1/2012	\$1,428.44	\$203.35	\$1,023.79	\$145,514.03	\$201.30	\$0.00			
10/19/2012	SR7	4/1/2012	-\$8,517.78	\$0.00	\$0.00	\$145,717.38	\$0.00	\$0.00			
10/19/2012	UFN	4/1/2012							-\$8,334.10		
10/19/2012	UFU	4/1/2012							-\$183.68		
10/17/2012	AA	4/1/2012	\$0.00	\$0.00	\$0.00	\$145,717.38	\$0.00	\$0.00			
10/17/2012	XPD										
10/17/2012	UXI										
10/16/2012	FM										\$5,118.95
10/16/2012	FM										
10/15/2012	SR	11/1/2011	\$2,637.96	\$0.00	\$0.00	\$145,717.38	\$0.00	\$0.00			
10/15/2012	PR7	11/1/2011	-\$1,333.38	-\$150.28	-\$1,183.10	\$145,717.38	\$0.00	\$0.00			
10/15/2012	SR7	12/1/2011	-\$77.44	\$0.00	\$0.00	\$145,567.10	\$0.00	\$0.00			
10/15/2012	PR7	12/1/2011	-\$1,043.46	-\$204.41	-\$1,022.73	\$145,567.10	\$0.00	\$0.00			
10/15/2012	SR7	1/1/2012	-\$183.68	\$0.00	\$0.00	\$145,362.69	\$0.00	\$0.00			
10/15/2012	UFN	11/1/2011							\$2,637.96		
10/15/2012	UFU	12/1/2011							-\$77.44		
10/15/2012	UFU	12/1/2011							\$183.68		
10/15/2012	UFU	1/1/2012							-\$183.68		
10/15/2012	AMC										
10/15/2012	AMC										
10/12/2012	AA	1/1/2012	\$0.00	\$0.00	\$0.00	\$145,362.69	\$0.00	\$0.00			

HSBC Mortgage Corp.

Payment History

Account Number: [REDACTED] 595

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
10/12/2012	XPD										
10/12/2012	UXI										
10/12/2012	SR	4/1/2012	\$1,428.44	\$0.00	\$0.00	\$145,362.69	\$0.00	\$0.00			
10/12/2012	PR9	4/1/2012	-\$1,167.32	-\$205.85	-\$1,021.29	\$145,362.69	-\$201.30	\$0.00			
10/12/2012	UI	4/1/2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$61.35			
10/12/2012	SR9	5/1/2012	-\$261.12	\$0.00	\$0.00	\$145,156.84	\$0.00	\$0.00			
10/12/2012	UFN	4/1/2012							\$1,428.44		
10/12/2012	UFU	4/1/2012							\$261.12		
10/12/2012	UFU	5/1/2012							-\$261.12		
10/10/2012	SWP	5/1/2012	\$261.12	\$0.00	\$0.00	\$145,156.84	\$0.00	\$0.00			
10/10/2012	RP	5/1/2012	\$1,167.32	\$205.85	\$1,021.29	\$145,156.84	\$201.30	\$0.00			
10/10/2012	UI	5/1/2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
10/10/2012	UFU	5/1/2012							\$261.12		
10/10/2012	UFU	5/1/2012							-\$261.12		
10/4/2012	SR	4/1/2012	\$1,410.82	\$0.00	\$0.00	\$145,362.69	\$0.00	\$0.00			
10/4/2012	PR9	4/1/2012	-\$1,244.76	-\$205.85	-\$1,021.29	\$145,362.69	-\$201.30	\$0.00			
10/4/2012	SR9	5/1/2012	-\$166.06	\$0.00	\$0.00	\$145,156.84	\$0.00	\$0.00			
10/4/2012	SR	5/1/2012	\$1,428.44	\$0.00	\$0.00	\$145,156.84	\$0.00	\$0.00			
10/4/2012	PR9	5/1/2012	-\$1,262.38	-\$207.29	-\$1,019.85	\$145,156.84	-\$201.30	\$0.00			
10/4/2012	SR9	6/1/2012	-\$166.06	\$0.00	\$0.00	\$144,949.55	\$0.00	\$0.00			
10/4/2012	UFN	4/1/2012							\$1,410.82		
10/4/2012	UFU	4/1/2012							\$183.68		
10/4/2012	UFU	5/1/2012							-\$166.05		
10/4/2012	UFN	5/1/2012							\$1,428.44		
10/4/2012	UFU	5/1/2012							\$166.05		
10/4/2012	UFU	6/1/2012							-\$166.05		
10/4/2012	SR	6/1/2012	\$1,428.44	\$0.00	\$0.00	\$144,949.55	\$0.00	\$0.00			
10/4/2012	PR9	6/1/2012	-\$1,184.54	-\$208.75	-\$1,018.39	\$144,949.55	-\$201.30	\$0.00			
10/4/2012	UI	6/1/2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$61.35			
10/4/2012	SR9	7/1/2012	-\$243.50	\$0.00	\$0.00	\$144,740.80	\$0.00	\$0.00			
10/4/2012	UFN	6/1/2012							\$1,428.44		
10/4/2012	UFU	6/1/2012							\$243.50		
10/4/2012	UFU	7/1/2012							-\$243.50		
9/5/2012	SWP	7/1/2012	\$243.50	\$0.00	\$0.00	\$144,740.80	\$0.00	\$0.00			

HSBC Mortgage Corp.

Payment History

Account Number: [REDACTED] 595

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
9/5/2012	RP	7/1/2012	\$1,184.94	\$208.75	\$1,018.39	\$144,740.80	\$201.30	\$0.00			
9/5/2012	UI	7/1/2012	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$61.35			
9/5/2012	UFU	7/1/2012							\$243.50		
9/5/2012	UFU	7/1/2012							-\$243.50		
8/14/2012	SR	6/1/2012	\$0.00	\$0.00	\$0.00	\$144,949.55	\$0.00	\$0.00			
8/14/2012	UFN	6/1/2012							-\$77.44		
8/14/2012	UFU	6/1/2012							\$77.44		
8/7/2012	SWP	6/1/2012	\$166.06	\$0.00	\$0.00	\$144,949.55	\$0.00	\$0.00			
8/7/2012	RP	6/1/2012	\$1,262.38	\$207.29	\$1,019.85	\$144,949.55	\$201.30	\$0.00	\$166.06		
8/7/2012	UFU	6/1/2012							-\$166.06		
8/7/2012	UFU	6/1/2012								\$100.00	
8/7/2012	FB	5/1/2012								\$12.50	
7/19/2012	FB	5/1/2012									
7/6/2012	SWP	5/1/2012	\$166.06	\$0.00	\$0.00	\$145,156.84	\$0.00	\$0.00			
7/6/2012	RP	5/1/2012	\$1,244.76	\$205.85	\$1,021.29	\$145,156.84	\$201.30	\$0.00	\$166.06		
7/6/2012	UFU	5/1/2012							-\$183.68		
7/6/2012	UFU	5/1/2012						\$0.00			
6/25/2012	AA	4/1/2012	\$0.00	\$0.00	\$0.00	\$145,362.69	\$0.00	\$0.00			
6/25/2012	XPD										
6/25/2012	UXI										\$3,063.87
6/21/2012	SWP	1/1/2012	\$183.68	\$0.00	\$0.00	\$145,362.69	\$0.00	\$0.00			
6/21/2012	RP	1/1/2012	\$1,043.46	\$204.41	\$1,022.73	\$145,362.69	\$0.00	\$0.00			
6/21/2012	UFU	1/1/2012							\$183.68		
6/21/2012	UFU	1/1/2012							-\$183.68		
6/21/2012	AMC										
6/21/2012	PR9	12/1/2011	-\$1,043.46	-\$204.41	-\$1,022.73	\$145,567.10	\$0.00	\$0.00			
6/21/2012	SR9	1/1/2012	-\$183.68	\$0.00	\$0.00	\$145,362.69	\$0.00	\$0.00			
6/21/2012	UFU	12/1/2011							\$183.68		
6/21/2012	UFU	1/1/2012							-\$183.68		
6/21/2012	AMC										
6/21/2012	SWP	1/1/2012	\$183.68	\$0.00	\$0.00	\$145,362.69	\$0.00	\$0.00			
6/21/2012	RP	1/1/2012	\$1,043.46	\$204.41	\$1,022.73	\$145,362.69	\$0.00	\$0.00			
6/21/2012	SR9	12/1/2011	-\$1,227.14	\$0.00	\$0.00	\$145,567.10	\$0.00	\$0.00			
6/21/2012	UFU	1/1/2012							\$183.68		

HSBC Mortgage Corp.

Payment History

Account Number: [REDACTED] 1595

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
6/21/2012	UFU	1/1/2012							-\$183.68		
6/21/2012	UFU	12/1/2011							-\$1,227.14		
6/18/2012	SR	12/1/2011	\$1,410.82	\$0.00	\$0.00	\$145,567.10	\$0.00	\$0.00			
6/18/2012	UFU	12/1/2011							\$1,410.82		
6/14/2012	SR	12/1/2011	\$0.00	\$0.00	\$0.00	\$145,567.10	\$0.00	\$0.00			
6/14/2012	UFN	12/1/2011							\$77.44		
6/14/2012	UFU	12/1/2011							-\$77.44		
6/13/2012	AA	12/1/2011	\$0.00	\$0.00	\$0.00	\$1,227.14	\$0.00	\$0.00			
6/13/2012	AA	12/1/2011	\$0.00	-\$3,603.05	\$0.00	\$145,567.10	\$0.00	\$0.00			
6/13/2012	FWV	12/1/2011								-\$3,549.24	
6/13/2012	FWV	12/1/2011								-\$53.81	
6/13/2012	AA										
5/30/2012	FB	12/1/2011								\$12.50	
5/24/2012	FB	12/1/2011								\$100.00	
5/8/2012	SWP	12/1/2011	\$77.44	\$0.00	\$0.00	\$141,964.05	\$0.00	\$0.00			
5/8/2012	RP	12/1/2011	\$1,333.38	\$150.28	\$1,183.10	\$141,964.05	\$0.00	\$0.00			
5/8/2012	SR9	11/1/2011	-\$1,410.82	\$0.00	\$0.00	\$142,114.33	\$0.00	\$0.00			
5/8/2012	UFU	12/1/2011							\$77.44		
5/8/2012	UFU	11/1/2011							-\$1,410.82		
5/7/2012	SR	11/1/2011	\$1,410.82	\$0.00	\$0.00	\$142,114.33	\$0.00	\$0.00			
5/7/2012	UFU	11/1/2011							\$1,410.82		
5/2/2012	FB	11/1/2011								\$12.50	
5/2/2012	FR	11/1/2011								-\$53.81	
5/2/2012	SR	11/1/2011	\$53.81	\$0.00	\$0.00	\$142,114.33	\$53.81	\$0.00			
5/1/2012	E20	11/1/2011	-\$53.81	\$0.00	\$0.00	\$142,114.33	-\$53.81	\$0.00			
4/25/2012	FB	11/1/2011								\$3,549.24	
4/10/2012	FB	11/1/2011								\$12.50	
4/4/2012	FB	11/1/2011								\$100.00	
3/21/2012	FB	11/1/2011								\$12.50	
3/16/2012	SR	11/1/2011	\$0.00	\$0.00	\$0.00	\$142,114.33	\$0.00	\$316.72			
3/16/2012	UI	11/1/2011	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$316.72			
3/16/2012	UFU	11/1/2011							-\$316.72		
3/15/2012	SR0	11/1/2011	-\$1,491.74	\$0.00	\$0.00	\$142,114.33	\$0.00	\$0.00			
3/15/2012	SR	11/1/2011	\$0.00	\$0.00	\$0.00	\$142,114.33	\$0.00	\$0.00			

HSBC Mortgage Corp.

Payment History

Account Number: [REDACTED] 11595

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
3/15/2012	SR	11/1/2011	\$158.36	\$0.00	\$0.00	\$142,114.33	\$0.00	\$0.00			
3/15/2012	RP	11/1/2011	\$1,333.38	\$149.04	\$1,184.34	\$142,114.33	\$0.00	\$0.00			
3/15/2012	UFU	11/1/2011							-\$1,491.74		
3/15/2012	UFF	11/1/2011							-\$316.72		
3/15/2012	UFU	11/1/2011							\$316.72		
3/15/2012	UFF	11/1/2011							\$158.36		
3/15/2012	RPP	3/15/2012									
3/15/2012	RPP	3/15/2012									
3/14/2012	SRA	10/1/2011	\$1,491.74	\$0.00	\$0.00	\$142,263.37	\$0.00	\$0.00			
3/14/2012	UFU	10/1/2011							\$1,491.74		
2/17/2012	FB	10/1/2011								\$12.50	
2/17/2012	SRO	10/1/2011	-\$1,491.74	\$0.00	\$0.00	\$142,263.37	\$0.00	\$0.00			
2/17/2012	SR	10/1/2011	\$158.36	\$0.00	\$0.00	\$142,263.37	\$0.00	\$0.00			
2/17/2012	RP	10/1/2011	\$1,333.38	\$147.81	\$1,185.57	\$142,263.37	\$0.00	\$0.00			
2/17/2012	UFU	10/1/2011							-\$1,491.74		
2/17/2012	UFF	10/1/2011							\$158.36		
2/17/2012	RPP	2/18/2012									
2/17/2012	RPP	2/18/2012									
2/17/2012	SRA	9/1/2011	\$1,491.74	\$0.00	\$0.00	\$142,411.18	\$0.00	\$0.00			
2/17/2012	UFU	9/1/2011							\$1,491.74		
2/1/2012	PR1	9/1/2011	-\$1,333.38	-\$147.81	-\$1,185.57	\$142,411.18	\$0.00	\$0.00			
2/1/2012	FB	9/1/2011								\$25.00	
1/20/2012	AP	10/1/2011	\$1,333.38	\$147.81	\$1,185.57	\$142,263.37	\$0.00	\$0.00			
12/16/2011	AP	9/1/2011	\$1,333.38	\$146.59	\$1,186.79	\$142,411.18	\$0.00	\$0.00			
12/16/2011	UI	9/1/2011	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
12/9/2011	FB	8/1/2011								\$12.50	
11/30/2011	PRA	8/1/2011	-\$1,333.38	-\$146.59	-\$1,186.79	\$142,557.77	\$0.00	\$0.00			
11/30/2011	UI	8/1/2011	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$66.66			
11/30/2011	FB	8/1/2011								\$25.00	
11/29/2011	FB	9/1/2011								\$12.50	
11/18/2011	AP	9/1/2011	\$1,333.38	\$146.59	\$1,186.79	\$142,411.18	\$0.00	\$0.00			
11/18/2011	UI	9/1/2011	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
11/14/2011	FB	8/1/2011								\$12.50	
10/17/2011	AP	8/1/2011	\$1,333.38	\$145.38	\$1,188.00	\$142,557.77	\$0.00	\$0.00			

Account Number: [REDACTED] 1595

[illegible]

HSBC Mortgage Corp.

Payment History

Account Number: [REDACTED] 595

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
11/17/2010	FE	5/1/2010								\$17.22	
11/17/2010	FE	5/1/2010								\$180.00	
11/17/2010	FE	5/1/2010								\$12.50	
11/2/2010	FB	5/1/2010								\$12.50	
10/15/2010	SWA	5/1/2010	\$1,089.21	\$0.00	\$0.00	\$144,182.45	\$0.00	\$0.00			
10/15/2010	AP	5/1/2010	\$244.17	\$131.96	\$1,201.42	\$144,182.45	\$0.00	\$0.00			
10/15/2010	UI	5/1/2010	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
10/15/2010	UFU	5/1/2010							\$1,089.21		
10/15/2010	UFU	5/1/2010							-\$1,089.21		
9/29/2010	FB	4/1/2010								\$100.00	
9/14/2010	SWA	4/1/2010	\$1,089.21	\$0.00	\$0.00	\$144,314.41	\$0.00	\$0.00			
9/14/2010	AP	4/1/2010	\$244.17	\$130.87	\$1,202.51	\$144,314.41	\$0.00	\$0.00			
9/14/2010	UI	4/1/2010	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
9/14/2010	UFU	4/1/2010							\$1,089.21		
9/14/2010	UFU	4/1/2010							-\$1,089.21		
9/14/2010	FB	3/1/2010								\$275.00	
9/14/2010	FB	3/1/2010								\$17.22	
9/14/2010	FB	3/1/2010								\$180.00	
9/1/2010	FB	3/1/2010								\$12.50	
8/30/2010	SR	3/1/2010	\$1,089.21	\$0.00	\$0.00	\$144,445.28	\$0.00	\$0.00			
8/30/2010	UFU	3/1/2010							\$1,089.21		
8/30/2010	FE	3/1/2010								\$4.58	
8/30/2010	FE	3/1/2010								\$2,906.21	
8/6/2010	FE	3/1/2010								\$113.25	
8/6/2010	FE	3/1/2010								\$280.00	
8/6/2010	FE	3/1/2010								\$12.50	
8/6/2010	FE	3/1/2010								\$12.50	
8/6/2010	FE	3/1/2010								\$12.50	
8/6/2010	FE	3/1/2010								\$12.50	
8/6/2010	FE	3/1/2010								\$12.50	
8/6/2010	FE	3/1/2010								\$12.50	
8/6/2010	FE	3/1/2010								\$12.50	
8/6/2010	SR9	3/1/2010	-\$468.25	\$0.00	\$0.00	\$144,445.28	\$0.00	\$593.16			
8/6/2010	UI	3/1/2010	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$593.16			
8/6/2010	UFU	3/1/2010							-\$1,061.41		

HSBC Mortgage Corp.

Payment History

Account Number: [REDACTED] 1595

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
7/21/2010	FB	3/1/2010								\$12.50	
6/15/2010	SWA	3/1/2010	\$1,051.41	\$0.00	\$0.00	\$144,445.28	\$0.00	\$0.00			
6/15/2010	AP	3/1/2010	\$271.97	\$129.79	\$1,203.59	\$144,445.28	\$0.00	\$0.00			
6/15/2010	UI	3/1/2010	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
6/15/2010	UFU	3/1/2010							\$1,061.41		
6/15/2010	UFU	3/1/2010							-\$1,061.41		
6/15/2010	FWA	3/1/2010								\$23.34	
6/15/2010	FWA	3/1/2010								\$0.42	
6/15/2010	FWA	3/1/2010								\$276.62	
6/10/2010	FB	2/1/2010								\$12.50	
4/20/2010	FM										
4/20/2010	FM										
4/16/2010	SRA	2/1/2010	\$1,038.59	\$0.00	\$0.00	\$144,575.07	\$0.00	\$0.00			
4/16/2010	UFU	2/1/2010							\$1,038.59		
2/1/2010	AA	2/1/2010	\$0.00	\$0.00	\$0.00	\$144,575.07	\$0.00	\$0.00			
2/1/2010	XPB										\$1,897.56
2/1/2010	UXI									\$1,227.00	
1/29/2010	FWF	11/1/2009								\$5.00	
1/22/2010	FB	11/1/2009								\$3,319.42	
1/22/2010	FB	11/1/2009								\$1,507.00	
1/11/2010	FB	11/1/2009									
1/5/2010	SWA	11/1/2009	\$22.82	\$0.00	\$0.00	\$144,575.07	\$0.00	\$0.00			
1/5/2010	AP	11/1/2009	\$855.77	\$254.96	\$633.63	\$144,575.07	\$0.00	\$0.00			
1/5/2010	UFU	11/1/2009							\$22.82		
1/5/2010	UFU	11/1/2009							-\$22.82		
12/14/2009	FB	10/1/2009								\$12.50	
12/12/2009	SWA	10/1/2009	\$22.82	\$0.00	\$0.00	\$144,830.03	\$0.00	\$0.00			
12/12/2009	AP	10/1/2009	\$855.77	\$253.85	\$634.74	\$144,830.03	\$0.00	\$0.00			
12/12/2009	UFU	10/1/2009							\$22.82		
12/12/2009	UFU	10/1/2009							-\$22.82		
11/1/2009	SWA	9/1/2009	\$22.82	\$0.00	\$0.00	\$145,083.88	\$0.00	\$0.00			
11/1/2009	AP	9/1/2009	\$865.77	\$252.74	\$635.85	\$145,083.88	\$0.00	\$0.00			
11/1/2009	UFU	9/1/2009							\$22.82		
11/1/2009	UFU	9/1/2009							-\$22.82		

HSBC Mortgage Corp.

Payment History

Account Number: [REDACTED] 1595

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
10/15/2009	SWA	8/1/2009	\$22.82	\$0.00	\$0.00	\$145,336.62	\$0.00	\$0.00			
10/15/2009	AP	8/1/2009	\$888.59	\$251.64	\$636.95	\$145,336.62	\$0.00	\$0.00			
10/15/2009	SRA	7/1/2009	-\$911.41	\$0.00	\$0.00	\$145,588.26	\$0.00	\$0.00			
10/15/2009	UFU	8/1/2009							\$22.82		
10/15/2009	UFU	7/1/2009							-\$911.41		
10/15/2009	FM										
10/15/2009	FM										
10/9/2009	SRA	7/1/2009	\$896.41	\$0.00	\$0.00	\$145,588.26	\$0.00	\$0.00			
10/9/2009	UFU	7/1/2009							\$896.41		
9/17/2009	FWF	7/1/2009								\$1,507.00	
8/31/2009	FB	7/1/2009								\$1,507.00	
8/14/2009	SWA	7/1/2009	\$15.00	\$0.00	\$0.00	\$145,588.26	\$0.00	\$0.00			
8/14/2009	AP	7/1/2009	\$1,318.38	\$120.36	\$1,213.02	\$145,588.26	\$0.00	\$0.00			
8/14/2009	UI	7/1/2009	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
8/14/2009	UFU	7/1/2009							\$15.00		
8/14/2009	UFU	7/1/2009							-\$15.00		
7/24/2009	SWA	6/1/2009	\$15.00	\$0.00	\$0.00	\$145,708.62	\$0.00	\$0.00			
7/24/2009	AP	6/1/2009	\$889.00	\$119.36	\$1,214.02	\$145,708.62	\$0.00	\$0.00			
7/24/2009	UI	6/1/2009	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
7/24/2009	UFU	6/1/2009							\$15.00		
7/24/2009	UFU	6/1/2009							-\$444.38		
7/9/2009	FWF	5/1/2009								-\$25.00	
7/7/2009	SR	5/1/2009	\$444.38	\$0.00	\$0.00	\$145,827.98	\$0.00	\$0.00			
7/7/2009	SR1	5/1/2009	-\$889.00	\$0.00	\$0.00	\$145,827.98	\$0.00	\$0.00			
7/7/2009	UFU	5/1/2009							\$444.38		
7/7/2009	UFU	5/1/2009							-\$889.00		
7/7/2009	FB	5/1/2009								\$25.00	
7/7/2009	PR9	5/1/2009	-\$444.38	-\$119.36	-\$1,214.02	\$145,827.98	\$0.00	\$0.00			
7/7/2009	UI	5/1/2009	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$66.66			
7/7/2009	UFU	5/1/2009							\$889.00		
7/1/2009	AP	6/1/2009	\$444.38	\$119.36	\$1,214.02	\$145,708.62	\$0.00	\$0.00			
7/1/2009	UI	6/1/2009	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
7/1/2009	UFU	6/1/2009							-\$889.00		
6/26/2009	SRA	5/1/2009	\$889.00	\$0.00	\$0.00	\$145,827.98	\$0.00	\$0.00			

Account Number: [REDACTED] 1595

Account Number: [REDACTED] 1595

[illegible]

HSBC Mortgage Corp.

Payment History

Account Number: [REDACTED] 1595

Trans Date	Trans Code	Paid to Date	Trans Amt	Principal	Interest	Princ Bal	Escrow	Late Charges	Unapplied	Fees	Deferred Int
8/24/2007	AP	7/1/2007	\$1,333.38	\$98.72	\$1,234.66	\$148,209.30	\$0.00	\$0.00			
8/24/2007	UI	7/1/2007	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
8/24/2007	RPY	8/24/2007									
8/14/2007	AP	6/1/2007	\$1,333.38	\$97.90	\$1,235.48	\$148,308.02	\$0.00	\$0.00			
8/14/2007	UI	6/1/2007	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
8/14/2007	RPY	8/14/2007									
7/18/2007	PRD	5/1/2007	-\$1,333.38	-\$97.90	-\$1,235.48	\$148,405.92	\$0.00	\$0.00			
7/18/2007	UI	5/1/2007	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$66.66			
7/13/2007	RP	6/1/2007	\$1,333.38	\$97.90	\$1,235.48	\$148,308.02	\$0.00	\$0.00			
7/13/2007	UI	6/1/2007	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
5/24/2007	RP	5/1/2007	\$1,333.38	\$97.09	\$1,236.29	\$148,405.92	\$0.00	\$0.00			
5/24/2007	UI	5/1/2007	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
4/6/2007	RP	4/1/2007	\$1,366.71	\$96.29	\$1,237.09	\$148,503.01	\$0.00	\$33.33			
4/6/2007	UI	4/1/2007	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$33.33			
3/7/2007	AP	3/1/2007	\$1,366.71	\$95.50	\$1,237.88	\$148,599.30	\$0.00	\$33.33			
3/7/2007	UI	3/1/2007	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$33.33			
3/1/2007	AP	2/1/2007	\$1,333.38	\$94.71	\$1,238.67	\$148,694.80	\$0.00	\$0.00			
3/1/2007	UI	2/1/2007	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$66.66			
1/4/2007	AP	1/1/2007	\$1,333.38	\$93.93	\$1,239.45	\$148,789.51	\$0.00	\$0.00			
12/7/2006	AP	12/1/2006	\$1,333.38	\$93.15	\$1,240.23	\$148,883.44	\$0.00	\$0.00			
11/8/2006	AP	11/1/2006	\$1,333.38	\$92.38	\$1,241.00	\$148,976.59	\$0.00	\$0.00			
10/5/2006	AP	10/1/2006	\$1,333.38	\$91.62	\$1,241.76	\$149,068.97	\$0.00	\$0.00			
9/1/2006	AP	9/1/2006	\$1,333.38	\$90.86	\$1,242.52	\$149,160.59	\$0.00	\$0.00			

SPS SELECT
Portfolio
SERVICING, inc.



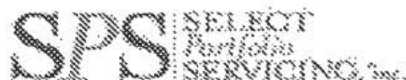
MARY BETH TRUMP
JAMES E TRUMP
204 MCCLANAHAN ST SW
ROANOKE, VA 24014



EXHIBIT I

Fax Server

9/24/2019 11:01:08 AM PAGE 3/006 Fax Server

**PAYOFF STATEMENT**

Date: September 24, 2019

Requested By:

(540) 982-0422

CUSTOMER

Account Number: [REDACTED] 7721

Payment Due Date: October 01, 2019

This Statement expires on:

October 24, 2019

Customer Name/Property Address:

MARY BETH TRUMP

JAMES E. TRUMP

5450 STEARNES AVE

ROANOKE, VA 24018

**THE FOLLOWING AMOUNTS ARE SUBJECT TO FINAL VERIFICATION
BASED ON THE RECEIPT OF FUNDS****ITEMIZATION**

Unpaid Principal Balance	\$	149,814.64
Interest Calculated to October 24, 2019	\$	1,856.94
Late Charges Outstanding	\$	504.56
Loan Level Advance Balance	\$	775.00
Interest on Advances	\$	72.48
Recording Fee	\$	19.00

Total Amounts Due Under your Note and Mortgage	\$	153,042.62
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Per Diem (Daily Interest)	\$	34.72
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TOTAL AMOUNT DUE	\$	153,042.62
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**IMPORTANT INFORMATION REGARDING THE ACCOUNT PAYOFF:**

- 1) **Clearance of Funds:** The Payoff Statement assumes that payments made on your account have cleared your financial institution. If a payment you made is returned, you are still responsible to pay that amount, even though we accept the amount of your payoff. Payments received within thirty (30) days of the payoff application are subject to clearance by your financial institution.
- 2) **Final Verification:** The amounts set forth in this Payoff Statement are subject to final verification.
- 3) **Expiration:** This Payoff Statement expires and is void after October 24, 2019. You must obtain an updated WRITTEN statement from us if you want to pay off your account after the expiration date. Please allow up to five (5) business days for us to provide you with an updated Payoff Statement (unless state law requires a shorter timeframe).
- 4) **Prepayment Penalty:** If your mortgage documents indicate a prepayment fee on your account, it is included as part of the total amounts due for payoff. If the prepayment fee should be waived, supporting documentation (final HUD1, grant deed, warranty deed, prepayment rider) must be faxed to (801) 269-4269 prior to the receipt of your payoff funds. Upon receipt, the documents will be reviewed for final determination of waiving the prepayment fee. If you have any questions about the prepayment fee, please contact us at (800) 258-8602.
- 5) **Foreclosure / Bankruptcy:** If the account is currently subject to a pending foreclosure or bankruptcy action, the attorney fees and costs for services rendered that have been incurred with respect to this pending action have been included in the outstanding amounts due. Legal actions may continue after the date of this letter, and if so, will result in additional attorney fees and costs. An estimate of those amounts to be incurred between the date of this quote and the good through date are included. In the event that upon completion of the related legal work the actual legal fees and costs charged by the attorney to SPS are less than the estimates provided by the attorney in this quote, SPS will apply such overage to any other amounts due and owing. If there are no amounts due, SPS will refund such overage directly to the customer.
- 6) **Non-Sufficient Funds:** If the amounts received are not sufficient to pay the account in full, we will return the payoff funds in the same manner as they were remitted. Interest will continue to accrue at the daily (per diem) amount shown on the Payoff Statement and late charges may be incurred until sufficient funds are received to pay the account in full. To avoid non-sufficient funds, please confirm the actual payoff amount by calling (800) 258-8602. A satisfaction/release of mortgage will not be recorded until all amounts due under your mortgage documents are received, unless applicable law requires otherwise.
- 7) **Scheduled Payments:** Do not cancel or stop payment on any of your regularly scheduled monthly payments. Issuance of this Payoff Statement does not suspend your obligation to make your



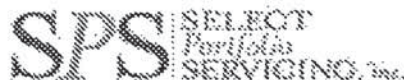
monthly payments under your mortgage documents. You must continue to make your monthly payments, when due, up until the time your account is paid in full. If the last regular monthly payment you sent to us is returned for insufficient funds, is dishonored due to a stop payment order, or payment is not made for any other reason, the amount required to payoff your account may be higher than shown in this Payoff Statement.

- 8) **Remittance of Funds:** Payoff amounts must be remitted in U.S. Dollars by money wire, certified or cashier's check, title company check or an attorney's trustee check. No personal or unofficial checks will be accepted. A copy of the Payoff Statement must accompany your payoff check. No deliveries should be made on Saturday, Sunday or legal holidays. Payoff funds received after 12 p.m. Noon Eastern Time will be processed the following business day.

PLEASE REMIT FUNDS TO THE FOLLOWING:

Wireing Instructions	Mailing Instructions
Select Portfolio Servicing, Inc. Salt Lake City, Utah Attn: PAYOFF DEPARTMENT Routing/ABA # 021000021 Account # 900900308 Wire Retaining For Credit to: 0018297721 Name: MARY TRUMP	Select Portfolio Servicing, Inc. Attn: PAYOFF DEPARTMENT PO BOX 65450 Salt Lake City, UT 84165 Overnight Address: 3217 S. Decker Lake Dr. Salt Lake City, UT 84119

- 9) **Regularly Scheduled Payments:** If you fail to make your regularly scheduled monthly mortgage payments within the timeframe stated on your monthly statement, the late charge disclosed on your monthly statement will be added to the payoff total. If your monthly payment is received, but is returned unpaid by your bank, a fee will be added to the payoff total to the extent permitted by applicable law.
- 10) **Automated Payments:** If your monthly payments are automatically deducted from your banking account, these payments will continue to be withdrawn until the account is paid in full, or unless we receive verbal or written cancellation instructions in our office no later than fifteen (15) days prior to the payment due date.
- 11) **Per Diem Daily Interest:** The Per Diem Daily Interest is the daily interest that will accrue after the effective date of this Payoff Statement, with the assumption that monthly payments are made as anticipated under the Note and Security Instrument. If payments are not made as anticipated under the Note and Security Instrument, the Per Diem Daily Interest may change, and may be higher or lower than stated above. If you have any questions regarding the outstanding amounts or the Per Diem Daily Interest outstanding, please contact Select Portfolio Servicing, Inc. for an updated amount.
- 12) **Escrow Account:** If you have an escrow account with us, issuance of this Payoff Statement does not alter our responsibility to pay taxes and insurance from the escrow account. If a bill for these items is



received prior to the receipt of payoff funds, we will pay them from the escrow account. Select Portfolio Servicing, Inc. is not responsible for private agreements between the mortgagor and a third party with regard to the disbursement of escrow funds. If funds have accumulated in the escrow account, and if we have been required to pay interest on such funds as provided by state law, interest will be paid to the date the escrow closes. Any deficiencies in the escrow account will be collected at payoff. Any excess funds in the escrow account will be refunded approximately fourteen (14) business days after the payoff is complete. If lender placed insurance has been charged to the escrow account prior to payoff, the full amount will be required to pay off the account. If appropriate evidence of insurance is received, the applicable refund will be issued to the mortgagee of record within four to six weeks. Any escrow balance will be refunded after payoff, provided the last payment applied to the account has cleared the institution on which it was drawn.

- 13) **Forwarding Address:** Please provide the proper forwarding address to ensure receipt of applicable escrow refunds, cancelled documents, and annual tax/interest statements. If a forwarding address is not provided, all correspondence will be mailed to the customer's last known address.
- 14) **Release/Satisfaction of Mortgage:** Upon receipt of the timely payment of the total amount due, SPS will prepare and send for recording a lien release in full satisfaction of the mortgage on the above referenced property in accordance with timelines established by state law, foregoing all rights to personal liability or deficiency judgment.
- 15) **Questions?** If you have any questions, please contact our Customer Service Department. Our toll-free number is (800) 258-8602, and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al número (800) 831-0118 y seleccione/marque la opción 2.

This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose.

Minnesota -- This collection agency is licensed by the Minnesota Department of Commerce
New York City -- Collection Agency License #1170514

EXHIBIT J

Customer Service : (800) 258-8602
 Monday - Thursday 8:00AM - 11:00PM ET
 Friday 8:00AM - 9:00PM ET
 Saturday 8:00AM - 2:00PM ET

For other important information see reverse side

Mary Beth Trump
 James E Trump
 204 McClanahan St SW
 Roanoke, VA 24014-1710



Account Information

Interest Bearing Principal	\$126,856.39
Deferred Principal	\$22,683.24
Outstanding Principal ¹	\$149,539.63
Unpaid Late Charges	\$504.56
Other Charges and Fees	\$851.29
Interest Rate (Fixed)	9.990%
Prepayment Penalty	No

Account Number 7721
 Property Address 5450 STEARNES AVE
 ROANOKE VA 24018
 Loan Due Date 11/01/2019
 Payment Due Date 11/01/2019
 Amount Due \$1,509.01
 If payment is received after 11/16/2019 \$66.66 late fee will be charged.

Explanation of Amount Due

Principal	\$277.30
Interest	\$1,056.08
Escrow (Taxes and Insurance)	\$175.63
Regular Monthly Payment	\$1,509.01
Charges / Fees this Period	\$8.81
Past Due Payment(s)	\$0.00
Unapplied Payment(s)	\$0.00
Total Amount Due	\$1,509.01

Transaction Activity (09/14/2019 to 10/15/2019)

Date	Description	Principal Balance	Interest	Taxes & Insurance	Late Charges	Other Fees	Expenses Pd by Servicer	Total ¹
09/14	BEG BALANCE	\$149,539.63	\$1,056.08	\$175.63	\$504.56	\$8.81	\$775.00	\$151,864.08
10/02	PAYMENT	(277.30)	(1,056.08)	(175.63)	0.00	0.00	0.00	(1,509.01)
10/02	CC PAY FEE	0.00	0.00	0.00	0.00	5.00	0.00	5.00
10/02	EZ PAY FEE	0.00	0.00	0.00	0.00	(5.00)	0.00	(5.00)
10/11	INTEREST ON ADV	0.00	0.00	0.00	0.00	8.81	0.00	8.81
10/15	ENDING BALANCE	\$149,539.63	\$0.00	(\$175.63)	\$504.56	1/8.29	\$775.00	\$150,854.48

Past Payments Breakdown

	Paid Last Month	Paid Year To Date
Principal	\$275.01	\$2,394.92
Interest	\$1,058.37	\$9,605.50
Escrow (Taxes and Insurance)	\$175.63	\$1,500.48
Fees and Other Charges	\$5.00	\$45.00
Partial Payment (Unapplied)	\$0.00	
Total	\$1,514.01	\$13,635.88
Total Unapplied Balance	\$0.00	

Important Messages

¹ This amount is not a payoff quote. If you would like a payoff quote, please see instructions on reverse side.
 Any transactions that occurred after the statement date noted above will be reflected on your next statement.
 This is an attempt to collect a debt. All information obtained will be used for that purpose.
 If there is a balance under Expenses Paid by Servicer, it means we have paid certain expenses on your behalf due to the delinquent status of your account. You are responsible to reimburse us for these amounts plus interest, which may be billed at the note rate.
 The Outstanding Principal balance includes the Interest Bearing Principal balance and the Deferred Principal balance. The Deferred Principal balance is not subject to the charged interest rate and will be due as a final balloon payment on the earlier of (a) payoff of the Interest Bearing Principal balance, or (b) maturity date of the mortgage loan.
 Under the Servicemembers Civil Relief Act if you or a family member has been deployed to active duty, you may be eligible for certain protections regarding your mortgage loan. Please contact us at (800) 258-8602 to discuss these protections.
 YTD Interest Paid amount will include capitalized interest in the event your loan was modified in the current year.

Please detach bottom portion and return with your payment. Allow 7 - 10 days for postal delivery. Please do not send cash.

MONTHLY PAYMENT COUPON

Amount Due	
Borrower Name(s)	Mary Beth Trump James E Trump
Account Number	0018297721
Due By 11/01/2019:	\$1,509.01
\$66.66 late fee will be charged after 11/16/2019	

Make checks payable to: Select Portfolio Servicing

Monthly Payment	\$
Additional Principal	\$
Additional Escrow	\$
Late Fees	\$
Other (Please Specify)	\$
Total Amount Enclosed	\$

SELECT PORTFOLIO SERVICING, INC.
 PO BOX 65450
 SALT LAKE CITY UT 84165-0450



☐ Change of address or telephone? If so, check here and note changes on back

2771 7721 0000150901 0000157567 5

IMPORTANT INFORMATION**Important Mailing Addresses (Please include your account number on all correspondence)**

Regular Payments Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165	Overnight/Express Payments Select Portfolio Servicing, Inc. Attn: Cashiering Dept. 3217 S. Decker Lake Dr. Salt Lake City, UT 84119	Notice of Error or Information Request or Qualified Written Request Select Portfolio Servicing, Inc. P.O. Box 65277 Salt Lake City, UT 84165 Fax: (801) 270-7856	General Correspondence Select Portfolio Servicing, Inc. P.O. Box 65250 Salt Lake City, UT 84165	Check by Phone (800) 258-8602 Option 1	Bankruptcy Correspondence & Notices must be sent to: Select Portfolio Servicing, Inc. Attn: Bankruptcy Dept. P.O. Box 65250 Salt Lake City, UT 84165
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PAYMENT INSTRUCTIONS Paying your mortgage on time is an important obligation, so please pay on or before the payment due date. Payments are not considered paid until received and posted to your account. Please include the late charge in any payment made after the late payment due date noted on your statement. Postal delays do not result in a waiver of late charges, so please allow adequate time for mail service. If you don't pay on or before 3 p.m. MT on the payment due date, your loan will be considered delinquent. (NOTE: If you are currently sending all or part of your payment to the bankruptcy trustee, please disregard the Select Portfolio Servicing, Inc. payment address for that portion you are sending to the trustee.) We do not accept payments in cash.

APPLICATION OF PAYMENTS If you are current in making your payments, we will apply payments according to your Note. If you are delinquent, we apply payments to the oldest outstanding payments that are due under your Note.

LOAN REPRESENTATIVES If you would like to speak to someone about making a payment or payment arrangements, please call one of our loan representatives at (800) 258-8602 (Monday - Thursday, 8 a.m. - 11 p.m. ET; Friday, 8 a.m. - 9 p.m. ET; Saturday, 8 a.m. - 2 p.m. ET).

AUTOMATED CONVERSION OF YOUR CHECKS TO ACH DEBIT ENTRIES AND RETURNED CHECKS OR DEBITS When you provide us a check, you authorize us to use the information from your check to make a one time Electronic Funds Transfer from your bank account. When we use your check to make an Electronic Funds Transfer, funds may be withdrawn from your account quickly, as soon as the day we receive your check. You will not receive your check back from your financial institution. If there are insufficient funds in your account we will reverse the amount of any such returned payment that we had credited to your mortgage. You authorize us to charge you a fee of up to twenty-five dollars (\$25.00) as allowable by state law.

CREDIT REPORTING SPS furnishes information to consumer reporting agencies. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your Note and Mortgage. If you believe such information is inaccurate, you may call Customer Service at (800) 258-8602, submit a written Notice of Error to the P.O. Box listed above, or submit a dispute with the consumer reporting agency.

NOTICE OF ERROR OR INFORMATION REQUEST OR

QUALIFIED WRITTEN REQUEST If you believe there has been an error with the account or you require additional information, you may send a written Notice of Error or Information Request. All Notices of Error or Information Requests must be sent to the address listed above in the important mailing addresses section, as this is our exclusive address under Federal Law for these matters. If you send your correspondence to any other address, it may not be processed in accordance with Federal Law.

HUD APPROVED HOUSING COUNSELORS The U.S. Department of Housing and Urban Development (HUD) sponsors approved housing counseling agencies that provide free counseling services to citizens. Counselors can help you assess your financial situation and determine what options are available to you. To find a HUD approved counselor near you, call (800) 569-4287 or visit the HUD website at www.hud.gov/local/index.cfm. You may also be eligible for assistance from the Homeownership Preservation Foundation, which you may reach at (888) 995-HOPE (4673). SPS also works with housing counselors through Hope LoanPort® (www.hopeloanportal.org), and with customers through Homeowner Connect™ (www.homeownerconnect.org).

SPECIAL REQUEST AND ADDITIONAL FEES

Check by Phone or Website (EZPay)	Up to \$15.00
Returned Check Fee	Up to \$25.00
Express Mail Fee	Actual Charge Incurred

This fee schedule does not contain all fees that may be charged for services rendered. The actual fee charged to a particular customer may be different based upon certain requirements under state law, agency guidelines or a FHA, VA or other relevant criteria.

LOAN PAYOFFS Payoff information may be requested verbally by calling the Customer Service toll free number printed on this statement, by faxing your requests to (801) 269-4269 or by mailing your request to: P.O. Box 65250, Salt Lake City, UT 84165-0250. If you do not receive your payoff quote within 5 business days of placing your request, please call our Customer Service Department.

HOME OWNER INSURANCE You are required to maintain Homeowners Insurance (and if required, Flood Insurance), at all times during the term of your Mortgage and provide or ask your insurance agent each year to provide us copies of all renewal policies and invoices to the address shown below at least (30) days before the date your existing policy expires. It is important for you to remember that if we do not receive a copy of your renewal or replacement policy, SPS may obtain coverage to protect its interest in the property. The coverage provided for this insurance may be different and more expensive than your expired coverage. We will only do this after we have notified you of your failure to maintain coverage. It is possible we may obtain certain benefits from this insurance placement coverage.

All insurance information (including your account number) should be mailed or faxed to:
Insurance Service Center: PO Box 7277 Springfield, OH 45501 Fax (866) 801-8177

REAL ESTATE TAX If you have established an escrow account with us for taxes, you should keep copies of any tax bills you receive for your personal records. We have engaged a Tax Service to receive your tax bills, and we will pay taxes out of your escrow account to the extent there are sufficient balances in your escrow account. If you receive any special assessment bills, you should send them to our Tax Service Center address shown below. Special bills include:

- An area defined as a "Homeowner Area" where your local tax office will not send us the tax bill
- Any special assessments on your property in addition to your regular Real-Estate tax bills
- Any adjustments to your tax bills

Tax Service Center: PO Box 3541, Covina, CA 91722

SPS CONSUMER OMBUDSMAN SERVICES If you have an unresolved issue with SPS, and you have exhausted other customer service options, please contact our Consumer Ombudsman Department at (866) 662-0035 or through other methods found on www.spservicing.com.

COMMON ABBREVIATIONS

INT	Interest
FC or F/C	Foreclosure
BK	Bankruptcy
BPO	Broker Price Opinion
MISC DISB	Disbursement from escrow account for other than escrow item (E.g., Analysis Refund, Payoff Refund)

This common abbreviations table does not contain all abbreviations that may appear in the "Activity this Period" section. For more information please refer to the Fee Schedule and Description document located at www.spservicing.com.

HAS YOUR ADDRESS CHANGED? IF SO, PLEASE COMPLETE THIS FORM

Mailing Address _____

City _____ State _____ Zip _____

Home Phone _____ Business Phone _____

All Borrower's Signature Required For Address Change

Borrower's Signature _____

Co-Borrower's Signature _____

VIRGINIA

IN THE CIRCUIT COURT FOR THE COUNTY OF ROANOKE

MARY BETH TRUMP,

Plaintiff,

v.

Case # CL19001487

SELECT PORTFOLIO SERVICING, INC.

Serve: Corporation Service Company
100 Shockoe Slip, Floor #2
Richmond, VA 23219
(Richmond City)

and

DLJ Mortgage Capital, Inc.

Serve: Corporation Service Company
100 Shockoe Slip, Floor #2
Richmond, VA 23219
(Richmond City)

Defendants.

EMERGENCY MOTION FOR RELIEF

The Plaintiff, Mary Beth Trump, by counsel, hereby files this Emergency Motion for Relief seeking relief which will permit her to proceed with the refinancing of her home while this matter is pending so as to minimize the damages caused by the Defendants actions set forth in the Complaint filed herein and in support thereof states the following:

1. That the Complaint filed herein alleges that the Defendants have failed to properly account to the Plaintiff with a correct balance on her home mortgage.
2. That the Plaintiff believes that the payoff statement issued by the Defendants is inflated by \$22,683.24 as a result of

Vogel &
Cromwell, L.L.C.

Roanoke VA

the Defendants' failure to properly maintain records on the account.

3. That Mrs. Trump has been approved for a refinance of her home mortgage with Wells Fargo and is in the process of consummating that refinance.

4. That Mrs. Trump cannot refinance her home without a correct payoff from the Defendants.

5. That Mrs. Trump is currently paying an interest rate of 9.99% on the current mortgage with the Defendants.

6. That Mrs. Trump's interest rate lock with Wells Fargo is 4.125%.

7. That Mrs. Trump's payment with Wells Fargo will be less than one-half of the current monthly payment she is making to the Defendants.

8. That the Plaintiff will be irreparably harmed if she is unable to consummate the refinance.

9. That according to the Defendants, the amount in dispute is not incurring interest charges, therefore, the Defendants will not be harmed by placing the amounts in dispute with the Court during the litigation of this matter.

WHEREFORE, the Plaintiff, Mary Beth Trump, by counsel, hereby respectfully requests that the Court order that, 1) the Plaintiff pay the Deferred Principal amount of \$22,683.24 to the Clerk of the Circuit Court for the County of Roanoke to be held in escrow pending the resolution of this case; 2) the Plaintiff shall proceed with the refinance of her current mortgage to pay

Vogel &
Cromwell, L.L.C.

Roanoke VA

the Defendants the Interest Bearing Principal due and owing under the aforementioned mortgage, and 3) upon the consummation of the refinance by the Plaintiff and the payment to the Defendants of the Interest Bearing that the Deed of Trust dated July 26, 2006 for the benefit of Beneficial Mortgage Co. of Virginia in the amount of \$149,251.45, recorded in the Clerk's Office of the Circuit Court for the County of Roanoke as Instrument # 200612506 be released against the property of the Plaintiff described as 5450 Stearnes Avenue, Roanoke, Virginia 24018, also known as Lot 7, Section 1, Winterset South. The lien created by the Deed of Trust shall be released in the land records of the aforementioned Clerk's Office by entry of a subsequent Court order of this Court once the above referenced amounts are received by the Clerk and the Defendants.

MARY BETH TRUMP

BY:  _____

Counsel

George I. Vogel, III
Vogel & Cromwell, L.L.C.
Va. Bar # 47503
204 McClanahan St.
P.O. Box 18188
Roanoke, Virginia 24014

Telephone: 540-982-1220
Facsimile: 540-982-0422
gvogel3@vogelandcromwell.com

Vogel &
Cromwell, L.L.C.

Roanoke VA

VIRGINIA

IN THE CIRCUIT COURT FOR THE COUNTY OF ROANOKE

MARY BETH TRUMP,

Plaintiff,

v.

Case # CU9001487

SELECT PORTFOLIO SERVICING, INC.

Serve: Corporation Service Company
100 Shockoe Slip, Floor #2
Richmond, VA 23219
(Richmond City)

and

DLJ Mortgage Capital, Inc.

Serve: Corporation Service Company
100 Shockoe Slip, Floor #2
Richmond, VA 23219
(Richmond City)

Defendants.

NOTICE OF HEARING

TAKE NOTICE that on the 5th day of December, 2019 at 9:00am, in the Courtroom of the Roanoke County Circuit Court located in the Roanoke County Court House at 305 East Main Street, Salem, Virginia 24153, a hearing on the Plaintiff's Emergency Motion for Relief will be held.

MARY BETH TRUMP

BY: 

Counsel

Vogel &
Cromwell, L.L.C.

Roanoke VA

George I. Vogel, III
Vogel & Cromwell, L.L.C.
Va. Bar # 47503
204 McClanahan St.
P.O. Box 18188
Roanoke, Virginia 24014

Telephone: 540-982-1220
Facsimile: 540-982-0422
gvogel3@vogelandcromwell.com

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Roanoke VA